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Close-Up......Page 12

Mark Williams, President and CEO of the Riverside Community Health Foundation
See Page 12

VOLUME 15, NUMBER 12 DECEMBER 2003 $2.00

The expansion of Fieldstone Communities Inc. in Southwest Riverside County is indicative of the changes in and requirements of the area's burgeoning population. Fieldstone is meeting these demands by offering a wide range of homes in a variety of appealing designs and interior living spaces.

Fieldstone Communities, Inc. Takes First Step Toward Major Expansion in Southwest Riverside County

When Fieldstone Communities, Inc. built its first home in the Inland Empire 14 years ago, Riverside County had just over one million residents.

Today the population is about 1.7 million, a 45 percent increase, according to the U.S. Census Bureau. The region led Southern California in economic growth during the 1990s with the creation of 250,000 new jobs. The characteristics of the county's residents have changed almost as much as the landscape. Statistics show more people own homes, personal incomes are higher and 98 percent of employees drive to work – with an average commute of 31.2 minutes each way.

Riverside County has become a dynamic market that is increasingly independent of its more populated coastal neighbors to the west. This is why the San Diego Division of Fieldstone Communities has established a separate branch in Temecula that will

continued on page 2

AT DEADLINE

UC President Robert Dynes Launches Inaugural Tour at UC Riverside

UC President Robert Dynes launched a statewide inaugural tour of University of California campuses, laboratories and communities on Nov. 20 at UC Riverside. Dynes, former chancellor at UC San Diego, took

continued on page 38

Global Economic Recovery Has Started, Says Business Poll

A world survey of business sentiment currently points to the onset of global economic recovery, with upbeat expectations evident in North America, Europe, Asia and most other regions.

The quarterly economic climate indicator of the International Chamber of Commerce and the Munich-based Ifo Economic Research Institute rose to 100.2 from 91.3 in July.

Assessments of the current situation and the outlook for the next six

continued on page 2

The Scandal in Mutual Funds — *A Perspective*

by J. Michael Fay, CFP™

Perhaps the worst event in any business is a scandal where the customers have been victimized, creating a devastating effect on both the customers and the business itself.

One of America's most successful businesses finds itself on the verge of

continued on page 3

Fieldstone Communities, Inc. Takes First Step Toward Major Expansion in Southwest Riverside County

continued from page 1

be sensitive and responsive to the housing needs of the area.

"A lot of builders are looking for opportunities in the Inland Empire, but most of them do it from afar or pick up pieces of land here and there," said Andrew Murphy, president of the San Diego Division of Fieldstone Communities. "We believe that this market deserves special attention, and that people's lifestyles and preferences need to be addressed differently here than in the suburbs of San Diego or Orange counties."

The new office in Temecula is the first step of a major expansion by Fieldstone Communities across the southwestern region of Riverside County. The residential homebuilder is currently working on two new communities in Murrieta and the French Valley, and its new team plans to be delivering 200 homes annually within the next three years. Fieldstone Communities is actively seeking land to purchase as well, so it does not have to rely on piecemeal development and can plan for parks, open space, schools, community centers and commercial areas in a planned community.

"We believe in working closely with local governments and communities to come up with a plan that results in the kind of neighborhood where people want to live and spend their free time," said Brent Johnson, the company's new project manager in Temecula. "To understand the vision people have for their community as a whole, a builder has to spend a lot of time here watching, listening and asking the right questions."

Johnson is in charge of the Temecula office and a staff of eight people, and will be responsible for the acquisition, entitlement, community development, and sales and marketing of properties in the Southwest portion of Riverside County. A California native who spent the last 13 years working in the homebuilding industry near Phoenix, Ariz., where he managed projects for a publicly traded homebuilder, he commented that the cha nges in the Inland Empire have been remarkable.

"This place has really matured and come into its own," Johnson said. "There's a stronger job base, a critical mass of retail services and restaurants, and a lifestyle here that is attractive to people on many levels. It's not strictly a place to find less expensive homes. That tells us a lot about where the housing demand — which is driven largely by the employment base — is going to be over the next several years."

Today there are 25 percent more local jobs in Riverside County than in 1990, according to the U.S. Census Bureau. Fifty-six percent of those jobs were the result of brand new start-ups or relocating firms from Los Angeles and Orange counties; the remaining 44 percent of employment was the result of existing firm expansions, according to a recent study published by the Inland Empire Economic Partnership.

"Southwest Riverside is not simply a bedroom community filled with commuters looking for a home as close as possible to jobs in San Diego or Orange County," Johnson said. "A lot of people still work near the coast, but that's changing rapidly." The availability of land in Southwest Riverside allows for larger lots and yards, bigger homes and more single-story ranch houses at some of the most affordable prices in Southern California, Johnson said. It also offers the opportunity for master-planned communities and ample amenities or recreational opportunities.

The Fieldstone Foundation, a separate not-for-profit organization, is funded entirely by a percentage of profits contributed by companies within Fieldstone. In the Inland Empire alone, The Fieldstone Foundation has awarded some 230 grants worth a total of $700,000 to non-profit organizations serving children and families, the arts, education, and humanitarian and Christian ministry programs.

Fieldstone Communities, Inc. is part of The Fieldstone Group of Companies (Fieldstone), which traces its history to 1981 and has grown to become one of the most well respected names in residential real estate in the West. This homebuilder and master plan developer believes that the full value of its homes is directly linked to the quality of life in the surrounding community. This spirit of building communities, not just homes, is reflected by The Fieldstone Foundation. To contact the Fieldstone Communities office in Temecula, call 909-491-6191. For more information, visit www.fieldstone-homes.com.

Global Economic Recovery Has Started, Says Business Poll

continued from page 1

months were both positive for the first time this year. The expectations indicator climbed from 114 to 122.8.

More than 1,000 experts from 91 countries took part in the survey, among them corporate economists from multinational companies, academic economists and chamber of commerce executives.

Dr. Gernot Nerb, Ifo's director of business surveys, said: "The improvement in the economic climate index had set in by the end of April, after the fall of Sadam Hussein. Since we now have had three consecutive positive surveys, the latest figures can be interpreted as the onset of a global economic recovery."

A regional breakdown showed the strongest improvement in the economic climate in Asia (up from 96.3 to 110.2) followed by North America (up from 97.1 to 106) and Western Europe (from 80.2 to 89.6).

As in the July survey, the euro was on average seen as overvalued, along with the British pound sterling. The U.S. dollar and the yen were both considered to be undervalued. Most of the business experts expected no appreciable change in currency parities over the next six months.

continued on page 9

The Scandal in Mutual Funds
— *A Perspective*

continued from page 1

just such an event. The mutual fund industry has long been a scandal-free method of investing, especially for the small investor with less than $100,000 to spread over several ventures in order to reduce risk.

The purpose of this article is not just to point out a problem, already widely publicized in the press, but also to suggest what actions investors may be able to take to protect themselves now and in the future.

What's the problem? Well, a number of mutual funds that are widely known and broadly held by millions of investors, have been under investigation or indicted by the attorney general of New York, Elliot Spitzer, by authorities in Massachusetts, and finally by the federal regulatory authorities. Several common practices are being looked at, with the most egregious problem – when the mutual funds permitted traders to place after hours orders at day closing prices – much like betting on a horse that has already won, in return for millions of dollars to be invested in the fund in return. This late trading practice is a breach of fiduciary responsibility to say the least, and such firms cannot be trusted.

The second issue is that of market timing. To put it simply, that is when a broker attempts to "time the market" by moving out of the market into cash when the market is "overbought" (too pricey), and returning to the market when it is "oversold" (cheaper). This activity is not illegal, and is widely practiced by market timers and fund managers alike. However, when a fund permits the practice, or engages in frequent and rapid trading itself, the costs of such trades are passed on to the average buy and hold investor, clearly not in their interest.

Indeed, such timing doesn't always work out, and may cause losses known as "opportunity losses," or that which an investor could have made had the timing not failed. Hedge funds and others have also been arbitraging foreign and domestic markets by using sophisticated technology and trading legally, taking advantage of the differences in trading hours here and overseas.

There are several mutual funds that are set up to accommodate market timers. However, it should be stated here that many fine mutual fund companies have not engaged in this practice, and an increasing number of those that have, recently begun prohibiting the practice by registered representatives of brokerage firms.

Now that we know the problem, what to do about it? My first inclination is to sell all shares in any company that has demonstrated an egregious breach of their fiduciary responsibilities. No question. Even a hint of this is causing large outflows from some companies named by the authorities in the current scandal.

I called the large mutual fund company that handles my corporate pension plan, and asked them when I was going to read about them being on the Spitzer List. I was told that long ago they set up a trader surveillance system, and when they caught a trader performing unauthorized trading, they docked his salary and bonus, whereupon he resigned. This is an example of how a well-run compliance system is intended to work. It is not enough, however, to take a spokesperson's word, and there are other, more objective methods of determining the better-run mutual funds.

If you trade your own funds, and buy and sell through a custodian, you already know what research is available to you. For the vast majority who rely on brokers or investment advisors, however, there are a few simple indicators of quality. One of the more important ones is to make sure that your advisor has a veritable universe of investment funds available that are suitable by some objective criteria – chief among them:

1. **Turnover rate** What is the turnover rate of stocks in a fund? More than 100 percent in a year would surely give me pause. In fact, a very low turnover rate of 25 percent or less, with excellent results compared to its benchmark, would indicate that the fund manager is strategically certain of his methods.
2. **What are the costs of the funds?** Not only the commission you are charged, but the internal costs. They are known to the brokers, but not often referred to. Internal costs of over 1 percent would give me pause, or cause for further information. There are situations where higher internal costs are warranted. New hybrid funds with multiple managers, asset allocation and institutional oversight are now available. These funds seek to earn their higher fees by providing more oversight and added value.
3. **As to the commissions, there is quite a range** From no-load to almost 6 percent. The broker needs to be compensated, and also needs to provide full disclosure. If you are in a commission arrangement, and if you are intending to be a long-term investor, the front-load "A" shares may be the most economical. There are "B" shares that don't charge up front, but annually for five or six years, and in a rising market would be much more expensive, and still chargeable at the end if you decide to get out. Also "B" shares don't provide volume discounts. "B" shares tend to keep one invested in the fund family, and if the name shows up on the Spitzer List, it could be expensive to move out.
4. **There are other indicators of a quality fund** Such as its *alpha* ranking which compares the fund managers to its peers. An *r square* number will tell you how close to a particular benchmark the manager is tracking. Other factors can tell you about the market risk and volatility, all of which an advisor is capable of relating to you, when asked.
5. **Be wary of information provided directly by fund companies** For instance, one well-known company is known for advertising how low cost saves investors a certain amount of dollars over time. What they neglect to say is that their approach to indexing, accepting average returns, is at least twice as expensive and significantly less tax-efficient than newer, more sophisticated ETF offerings. More information on this approach in a future article.
6. **Finally, in this brief listing, remember:** You have certain rights as a customer. This is your money. Do not be afraid to ask these questions. If you meet with avoidance or ignorance … move on. And a second opinion from a CERTIFIED FINANCIAL PLANNER*, professional for a modest fee might be in order.

In conclusion, there are a number of steps you can take to protect yourself in the investment markets. Knowledge is power. I trust that this bit of knowledge will help in your quest.

J. Michael Fay, CFP(tm) teaches free courses about investments through the Claremont Adult School. The next class is a series of four sessions, January 8,15,22,29.

The class is called "Seven Steps to Retirement Success" and it covers important strategies for maintaining wealth throughout a lifetime. It also helps people to ask the right kinds of questions when searching for an objective financial planner. Located at the Joslyn Center 660 N. Mountain Ave Claremont, 91711. Please call his office for more Information — (909) 624-9200.

Claremont Financial Group, Inc.
464 N. Indian Hill Blvd
Claremont, CA 91711

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INDEX

This December in the Inland Empire Business Journal!

News and Features

Editor's Note:

Well, we have gathered quite a variety of stories together for this end-of-the-year issue. I'm amazed myself. Where does it all come from? Every month is different. Thinking (no pondering, actually) on this, I realized that so much of our material–ideas, summaries, requests, and inspiration–comes from our readers. Even though the Inland Empire is so spread out, there is a true sense of community here, to which recent events certainly attest. In this season of giving thanks, we'd like to take this opportunity to thank you, dear readers, "each and every one."

Happy Holidays and a Blessed, Prosperous and Peaceful New Year!

Columns

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The Loan Moan

by Carol Wissmann

"...woe betides the banker who fails to heed it, never lend any money ... unless they don't need it." (Snippets from Ogden Nash's "Bankers Are Just Like Anybody Else, Except Richer")

Whether true or false, fact or the late Nash's fancy, when applying for a loan, the perception remains; a banker's desk appears like a looming Mt. Everest, and the lending officer sitting behind it, an Indomitable No-Man, standing between you and the vault.

Still, as Susan Moblo, a VP of Commercial Banking for U.S. Bank, points out, "Banks make money on loans from interest or fees." So assuming they're as eager to lend money as you are to acquire a loan, what are the necessary prerequisites to bring banker and borrower together?

Though Moblo typically works with companies from $5 million to $250 million in revenue, she sees a line of credit (LOC) as a necessary primary facility for most any size business. "It's a revolving instrument, much like a credit card. You're approved only once and can draw on it when you're short of cash or for working capital, often by simply making a call or writing a check," she says.

Payments on a LOC change, as they are interest only, based on the outstanding amount. The variable rate is typically based on Prime plus one or two points. Check The *Wall Street Journal* for Prime index rates. Besides the spread between Prime and the percentage you're charged for borrowing, banks also make money on a loan fee of typically one-half to one percent per year, whether you access your account or not. The size of your line is based on your company's cash flow, and is decided by how much the bank determines you are able to pay back each month.

A large LOC is often secured by collateral, smaller lines in the $50,000-100,000 range may be unsecured. Collateral is typically computed on 75-80 percent of accounts receivable and 50-percent of inventory, often adjusted by the type of collateral provided. Moblo sometimes requests aging statements for both accounts receivable and payables. Receivables over 90 days outstanding are generally ineligible to count as part of the collateral base, and are sometimes viewed as uncollectible. Payable aging indicates past promptness in bill paying.

"Banks are not collateral lenders," Moblo explains. "We lend on cash flow. A collateral lender doesn't weigh cash flow. They are simply interested in what you have as collateral. We don't want to have to sell something we aren't intimately familiar with. But collateral makes us feel more secure, knowing you have something on the line."

For homeowners, the option exists to use their residence to obtain a home equity LOC should they be unable to secure a business one. Your home becomes the collateral, meaning it is at risk of repossession should you be in default. Your personal credit history will often affect your interest rate, fees, and closing costs.

The size of the credit line is figured as a percentage of the equity in your home. There is generally a fixed five- or 10-year time period on the loan, at the end of which you may be able to renew, or must repay in full. Interest is often tax-deductible, and rates and terms between lenders can vary substantially, so shop around. Web sites such as www.lendingtree.com and www.bankrate.com can offer some initial comparisons.

For established companies, small credit lines of $10,000 to $50,000 often require no more than a simple one-page application, with no financial statements or tax returns necessary. On larger LOCs, Moblo asks for three years of both financials (balance sheets and income statements) and business and personal tax returns. She prefers to use financial statements over tax returns, as items such as depreciation can be added into cash flow, giving the borrower a stronger position.

Start-up companies need to supply a business plan addressing items such as their market niche and mission, strengths and weaknesses, and financial statements with a starting balance sheet and a projection of what it will look like in a year.

Besides the above requirements, term notes or real estate loans, need appraisals to establish the value of the collateral. Term loans differ from LOCs in that the rate is generally fixed and for a longer period of time. Monthly payments are amortized and include principle and interest. LOCs typically have variable interest rates for shorter durations, such as 12 months.

Term loans may be for either long, 15- to 30-year durations, such as with a real estate loan, or as short term as one to two years, as with an equipment purchase. A typical truck or equipment loan might be repayable in five to seven years. Repayment is structured to match the useful life of the asset. Construction loans are a specific, long-term loan to finance the purchase of property and/or the buildings thereon.

And keep in mind that the Small Business Administration (SBA) can help companies get financing where they might not otherwise. Common examples are with start-up companies, or when a business doesn't have enough of a down payment for a conventional loan. Through its various programs they can aid with loan prequalification, guarantee loans made by conventional lending institutions, and provide short-term loans up to $35,000. Such loans are applied for from normal commercial lending sources who make the actual lending decisions.

Larger SBA loans for needs such as real estate expansion or equipment modernization are done in conjunction with CDC's — non-profit certified development companies organized to enhance the economic development of their communities. Go to www.sba.gov for details. The site boasts companies such as Tesoro and Staples as financed by the SBA.

And, because of ready availability and often very little in the way of qualifying, some simply borrow on credit cards. But let the borrower beware. Interest rates on credit cards run in the teens, and higher. Letting balances revolve for a lengthy period of time means you pay for your original purchases and cash advance many times over.

Even introductory, short-term reductions in interest rates on newly-acquired cards can quickly skyrocket, and grace periods can shrink over time. While some borrowers play the game of simply moving the balance to another new card, too many transfers can affect your personal credit report. Consider: According to AARP The Magazine, Americans now owe $1.7 trillion in credit card debt, "a figure nearly equal to the gross domestic product of Mexico and China combined."

While bankers may sometimes be viewed as unsympathetic to small business, Moblo explains, "It's irresponsible for me to lend money you can't pay back. That's why we do what's called 'due diligence' in underwriting. We have an obligation to borrowers not to place them in a position they can't afford."

Moblo continues, "When banks lend large amounts, they may set covenants on them — requirements you have to meet as a business. They might be liquidity or leverage covenants, or debt service." Leverage covenants govern debt to worth ratios. "I've seen companies come to me with a 15 to one (15:1) ratio, and want to borrow more. It's just way too much debt."

Interestingly, Moblo, a banker who loves to loan, hates debt. "In today's economy, many businesses and consumers are way too overextended." she offers. "I see a lot of people's personal and business financial statements. It scares me how in hock they are with maxed-out credit cards, multiple mortgages, and cars and boats. Many make good money, but are one paycheck away from bankruptcy. If the stock market takes a little blip, or unemployment goes higher, we're going to have some real problems."

Moblo's point is well-taken. While she concedes that borrowing is beneficial if it allows you to grow your business, such as taking out a loan for the truck that will make your company more money, remember the money is not yours. It's on loan — with fees, and needs to be repaid — with interest. And while rates are at 45-year lows, and worth locking in now, she still encourages erring on the side of prudence.

If you're wondering how you compare with others in your industry, check the same reference book bankers use, "Annual Statement Stud-

continued on page 8

Vicenti, Lloyd & Stutzman Commemorates 50th Anniversary With a Move to Historic Route 66 in Glendora

Vicenti, Lloyd & Stutzman, a mid-size Certified Public Accounting and business consulting firm headquartered in La Verne since it was founded in 1953 – and a leading accounting firm serving the Inland Empire and the San Gabriel Valley – is marking its 50th anniversary year with a move this month to a 24,000-square-foot facility in Glendora along historic Route 66.

Carl Pon, co-managing partner, said the move provides the firm with an exciting opportunity to provide additional services to a broader area throughout the San Gabriel Valley and beyond without abandoning its roots in La Verne where the firm has a long history.

Pon, who coincidentally spent his childhood as a Glendora resident, said the initial reason for the move was that the firm has outgrown its offices in La Verne. "We want to get everybody under one roof," he said. "We were delighted to be able to find suitable quarters on historic Route 66."

He added that while the new office has a Glendora address, the complex is only 100 yards outside of San Dimas. "We have a lot of connections in the San Dimas area as well through our clients," Pon added. He said the move also provided the firm with the opportunity to purchase the building. "After paying rent for 50 years, we found an opportunity to become our own landlord," said Pon, who joined the firm in 1976 and was named partner in 1982.

Firm serves public, private sector clients

The firm serves a number of clients — in both the public and private sectors — in Glendora, including the Glendora Unified School District, the Citrus Community College District and a number of individual tax clients and businesses throughout the Glendora and foothill areas and, Pon said, he looks forward to becoming even more actively involved in the community.

Pon, whose practice areas include management consulting, valuation services, audits and taxes, added that Vicenti, Lloyd & Stutzman is well-known for its work with educational clients and ranks number two in the state for firms providing that type of service.

"Because of our reputation in education, we often have business owners tell us they were not aware we handled commercial accounts," Pon said, adding that commercial work in fact has become a major part of the practice. Commercial clients

continued on page 14

MANAGEMENT CONSULTING

Cerius Consulting Celebrates Its One Year Anniversary

— Pool of seasoned Southern California executives now finding success among the winds of economic change —

Cerius Consulting, Southern California's leading executive management consulting organization, has announced its one year anniversary in Southern California. Started by a group of former executives of companies located in Southern California, Cerius Consulting is now a team of more than 60 executives who have successfully served as CEOs, presidents, CFOs, CIOs and vice presidents in a broad range of business disciplines. Most of its consultants have a minimum of 20 years of business experience and come from well-known Southern California companies such as Sage Software, Ingram Micro, FieldCentrix, Mitchell International, Wyle Computer Systems, Auror Electronics, Symbol Technologies, SAIC, Bank of America, Avery Dennison, Northrop Grumman Corporation, Fluor Corporation, Quantum Heath Resources and U.S. Rentals.

"In the year since our founding, two things have occurred within Cerius that make us very excited about the future," said Phil Nasser, president of Cerius. "First, we have seen a successful launch of several Specialty Practice Groups (Transition Management, Emerging Growth, Sales and Marketing, Corporate Compliance and Not-for-Profit) which offer deep, specialized capabilities to their clients. Secondly, we have experienced the successful launch of our sponsor and affiliate program, which provides our clients with access to additional business resources.

"We have also been very pleased with the branding of the Cerius Consulting name that has occurred," Nasser continued. "For those principals interested in establishing and growing their consulting businesses, Cerius provides a complete "consultant tool kit," including business cards, stationery, proposal templates, contracts, training and other tools to help Cerius members brand their consulting practice."

Cerius Consulting is an organization whose members include those making the transition into consulting, those already consulting and senior executives looking for a great networking opportunity. Due to its low-cost overhead structure, Cerius members can offer consulting services at prices 20 to 50 percent below national firms' rate. Clients include Pinpoint Technologies, Experian, Medsphere and Nupla Corporation.

"Cerius Consulting was the right choice for us to provide proven tactical and strategic consulting in sales and marketing, as we strive to dramatically grow our revenue in FY2004," said Vane Clayton, president of Pinpoint Technologies. "The depth of talent and experience relevant to our EMS software industry has proven to be very beneficial to our company. While we are recruiting a permanent marketing team, we have contracted Judy Johnson from Cerius Consulting as our interim director of marketing. Judy has excelled at developing and implementing a marketing plan that is dramatically more customer centric.

"Additionally, we have contracted Phil Nasser from Cerius Consulting, in response to our sales team's lack of process discipline," Clayton continued. "Phil is leveraging his 30+ years of sales executive leadership to implement his proven software sales process and extensive sales training program for our U.S. and international sales teams. Both have provided measurable results at a reasonable value, given their level of experience and industry knowledge."

Cerius Consulting is a group of seasoned, experienced executives who provide executive consulting and interim executive services throughout Southern California. Cerius members have successfully served as CEOs, presidents, CFOs, CIOs and vice presidents in a broad range of business disciplines. The consultants' proven business acumen and track record of success allows them to quickly assess business issues and offer proven solutions. The low-infrastructure business model of Cerius, a consortium of independent but affiliated consultants, allows very cost-effective service for its clients.

Cerius Consulting, based in Orange County, supports clients throughout Southern California, including San Diego and Los Angeles counties and the Inland Empire. For more information visit www.ceriusconsulting.com.

Fleet Leasing Auto Dealers in the Inland Empire

Ranked by Lease Revenues, 10/1/01 - 9/30/02

	Dealership Address City/State/Zip	Lease Revenue 10/1/01- 9/30/02	No. Cars Leased No. Companies Leased To Year Established I.E.	Lease Manager Title	Top Local Executive Title Phone/Fax E-Mail Address
1.	**Toyota of San Bernardino** 765 W. Showcase Dr. San Bernardino, CA 92408	$28.6 million	1,230 WND 1966	Jack Baichart General Sales Manager	**Clifford Cummings** President (909) 381-4444/888-3836
2.	**Person Ford** 2855 Foothill Blvd. La Verne, CA 91750	$11.1 million	440 123 1981	Marc Atiyeh Fleet Manager	**Warren Person** President (909) 593-7411/596-4296 staff@personford.com
3.	**Pomona Mitsubishi** 8 Rio Rancho Rd. Pomona, CA 92883	$4.1 million	600 50 2000	Randy Halcomb Internet/Fleet/Leasing Director	**Darrell Sperber** Owner (909) 620-1288/620-5367 sales@pomonamits.dealerspace.com
4.	**Moss Motors** 8151 Auto Dr. Riverside, CA 92504	$1.1 million	386 3 1938	John Smith Finance Manager	**J.A. Moss III** President (909) 688-6200/688-5002 mossmotorsdodge.com
5.	**Hemborg Ford** 1900 Hamner Ave. Norco, CA 91760	WND	1,138 250 1983	Perry Brandt Fleet Manager	**Robert E. Hemborg** President (909) 737-6151/273-3636
6.	**Honda Cars of Corona** 231 S. Lincoln Ave. Corona, CA 92882	WND	746 8 1987	Erskien Lenier Fleet & Internet Manager	**Erskien Lenier** Fleet & Internet Manager (909) 520-5319/273-2093 elenier@pscauto.com
7.	**Inland Empire Volvo** 785 W. Showcase Dr. San Bernardino, CA 92408	WND	122 10 1990	David West Fleet/Retention Manager	**Jeff Gauntt** General Manager (909) 889-0101/384-7170 bargains@inlandempirevolvo.com

N/A =Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the Fleet Leasing Auto Dealers listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright IEBJ. This list appeared in the December 2002 issue of the Inland Empire Business Journal

CWCI Study Looks at Attorney Involvement in California's Workers' Comp

A new California Workers' Compensation Institute takes a comprehensive look at attorney involvement in California's "no-fault" workers' compensation system and finds that between 1993 and 2000, attorneys were involved in more than three out of four permanent disability claims, and these cases accounted for 93 percent of the litigation expense in the system. The study also quantified significant differences in the level of attorney involvement across a number of variables, including the type and nature of injury, level of permanent disability, employer size, industry group, and geographic location.

The study notes that disputes in PD claims don't tend to focus on the cause of injury, but rather on the nature and extent of injury, a situation exacerbated by the subjectivity of California's permanent disability rating schedule. Thus, the highest levels of attorney involvement were in cumulative injuries, multiple physical injuries, and back injuries, where disability rates often rely heavily on subjective work capacity guidelines to determine the worker's level of impairment, drawing attorneys from both sides into the claim.

Other factors come into play as well. The study found an inverse relationship between employer size and attorney involvement rate, with the highest rates noted among small employers and the lowest rates found among larger employers. Significant regional differences were recorded as well. Copies of the report may be ordered online at www.cwci.org.

The Loan Moan

continued from page 5

ies," published by The Risk Management Association (RMA) a Philadelphia-based banking trade group. Available in many public libraries and for purchase at www.rmahq.org, it details balance sheet and income statement information by sales size and industry. Financial statements for public companies are at www.freeedgar.com. Trade groups sometimes compile similar information.

Besides comparing your company with what's typical for your industry, Moblo also considers time in business. "If you've only been in business two years, you haven't experienced the ups and downs of various economic cycles," she says. Correspondingly, she considers management experience, preferring background in the same or similar industry.

Lenders also watch for a small number of clients or uncomfortable concentrations of business in only a few customers, making your company vulnerable to relying on a few for a large percentage of business. "I want to see diversity, so you could lose a client and not be hurting," says Moblo.

And there's the ever-present financials with emphasis on historical cash flow. "I check past-profitability, especially the last two to three years," says Moblo. "Are earnings stable – or increasing, and not repeatedly up in one year and down in another?" But, Moblo adds, "Skyrocketing sales is also cause for alarm. You can expand far too fast, extending way beyond your working capital, and ultimately 'grow broke.'"

If this all seems insurmountable, it isn't. Moblo concedes that, "Everything is negotiable." Banks make loans everyday, and remember: they too borrow money and are constantly juggling ratios to remain profitable and keep money coming in the door. So when Nash quipped that "bankers are just like anybody else…," there was some truth to his tongue-in-cheek.

"Much as with any company, "It all comes down to the bank's capital position," says Moblo. "Banks lend their deposits, but if it doesn't have enough, it has to borrow from the Feds or other banks. Or we may raise our interest rate on CDs and increase our marketing to attract more depositors. We also watch concentrations, just as we do with borrowers. We may get too heavy in a particular industry – real estate, for example, and close the door on investor-owned real estate loans. Our capital position has to be at a certain amount, with X amount in reserve, so there's an obligation to not become over-leveraged and to lend appropriately."

Following some of those same business basics can help keep you on the Receiving end of a banker's good graces. And so, continues Nash: "… And all the vice-presidents nod their heads in rhythm, And the only question asked is do the borrowers want the money sent or do They want to take it withm?"

LAW

Are Living Trusts Still Useful After the Estate Tax Repeal?

by Jonathan Watts

The estate tax bogey has often been used to market living trusts for estate planning. But now that the estate tax is being "repealed" (at least temporarily), do living trusts still make sense?

As trust promoters have often pointed out, living trusts can be an effect way to reduce estate taxes. The estate tax is built around the principle that each individual can transfer a certain amount of money to his or her heirs free of tax. This amount, which is set to rise to $1.5 million in 2004, is often called the Unified Credit. If properly drafted, living trusts can save estate taxes by ensuring that if one spouse predeceases the other, the predeceasing spouse's unified credit is not wasted. This can save hundreds of thousands of dollars in estate taxes.

Obviously, no one will need to worry about the Unified Credit if the estate tax is permanently repealed. And as the Unified Credit rises between now and 2010 (when, under current law, the estate tax will be repealed for one year), fewer families will be impacted by the estate tax. But because living trusts provide substantial benefits that are unrelated to the estate tax, they will continue to be popular with many people.

The main reason many people choose to set up living trusts is to avoid probate. Probate is the legal process that the courts use to transfer the decedent's property to his or her heirs. If a person dies owning property worth more than $100,000, his or her heirs cannot claim title to the property without an order from the probate court. This involves a lengthy process that includes appointing a personal representative, notifying creditors, and marshaling the estate's assets. In California, the probate process typically takes about one year.

With a living trust, your heirs can avoid the entire probate process. This is because your living trust will actually own your property, and will continue to do so after you die. Your successor trustees will simply take over management of the trust after you die, and will distribute your assets as directed in the trust. Because your trust continues to own your property after you die, there is no need to go through probate to transfer your property.

Avoiding probate can be advantageous for several reasons. If you and your spouse have set up a joint trust with the appropriate provisions, your spouse can simply continue to manage your assets if you pass away. And if your trust provides that your successor trustees are to distribute your assets to your heirs, this process (called "trust termination") is usually faster than the probate process. This is particularly true if you own property in more than one state: most states require a separate, local probate process to transfer local real estate. A living trust can save a good deal of time and expense.

Another advantage of living trusts is that they are private. Probate is a public process. It forces the public disclosure of all of your assets and debts, in the form of records filed with the court. It also allows your plan of distribution to become public. By contrast, the successor trustees of your living trust can distribute your property to your heirs privately, without public disclosure of your assets and distribution plan.

Finally, probate is expensive. The probate attorney and the personal representative (sometimes called the executor) are entitled to fees set by law. Their combined fees vary according to the total value of your assets, and range from $8,000 for a $100,000 estate, to $46,000 for a $1 million estate, to more for estates worth more than $1 million. These fees cover only basic probates: if the probate includes "extraordinary services" such as the sale of real estate or litigation such as a will contest, the court will award the attorney additional fees.

It is important to note that the probate attorney and personal representative's statutory fees are based on the gross value of the estate, without subtracting the liabilities that encumber the property. This means that if the estate includes a piece of property worth $100,000, but encumbered by an $80,000 mortgage, the probate attorney and personal representative will each be entitled to a fee based on the $100,000 gross value, not the $20,000 net value that the heirs will actually receive.

California has recently made the probate process even more expensive by imposing a "filing fee" that rises with the size of the estate. But because the new "filing fee" applies only to probates, it can be easily avoided by using a living trust.

In addition to helping avoid estate taxes and the probate process, living trusts can be excellent ways of providing for your minor children or grandchildren. Because your beneficiaries may be too young or inexperienced to know how to handle your assets wisely, you can protect them by including a testamentary trust (one that arises after death) in your living trust. Your testamentary trust can provide that your assets will be safeguarded for your children, and used for their education and support until they are old enough to manage the assets themselves. Many people structure their trusts to provide that their beneficiaries will not receive the trust's main assets until they reach the age of 25 or 30.

Even if the estate tax is permanently repealed, many people will continue to set up living trusts simply to avoid the time, expense and publicity of probate, and to provide for their heirs' individual situations. While avoiding probate is not always the wisest course — there are some situations in which the probate court's supervision can be helpful — the probate system is too slow, expensive, and public for many people. No matter what happens to the estate tax, living trusts will remain useful for avoiding probate and providing for your family's needs.

Jonathan Watts practices law at the Riverside office of The Partners, An Incorporated Law Firm. His practice emphasizes business planning, business law, and estate planning. He can be reached at 909-684-8400 or jwatts@thepartnersinc.com.

Global Economic Recovery Has Started, Says Business Poll

continued from page 2

Other highlights:

- GDP growth expectations for over the next three to five years have marginally improved to 2.9 percent from 2.7 percent a year ago.
- An average 2.9 percent increase in consumer prices is expected for the world economy in 2003, only slightly higher than in July (2.8 percent).
- The present cycle of interest rate cuts has ended. Over the next six months, increasing short-term interest rate increases are expected for the first time since the July 2002 survey.
- Central Bank interest rate hikes are seen as more likely in the U.S. than in the euro area, where most survey participants expect the European Central Bank to leave interest rates unchanged or only slightly increase them.

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To view regional graphs for Asia, North America and Western Europ, visit: http://www.iccwbo.org/home/news_archives/2003/images/ifo/nov_2003/regional-graphs-nov-2003.asp.

OPINION

Greed Is Good?

by S. Eric Anderson, Ph.D., MBA

Greed is one of the deepest, most significant of all human desires.

However, is what civilization has to offer really worth pursuing? Societal advances suggest that it is not. Most poor can now afford to live in housing with central heating, as well as air conditioning, and food is so plentiful that obesity is now a sign of poverty … not wealth.

In less than a year, most high-tech luxury items become affordable to the masses after the saturation of the limited initial market result in the price for the gadget to plummet. The rich may still spend a fortune on their clothing, but it is no longer obvious since sophisticated urban persons, seeking leisurewear, are purchasing used, beat-up, worn, ripped, raggedy garments. It is hard to believe that many are willing to pay more for new damaged jeans than undamaged ones. It has gotten expensive to look as if you are not spending a lot on clothes.

Most people don't want to receive big boxes of chocolates or large containers of perfumes from discount stores. They don't want inexpensive knock-off products with indiscernible imitation labels made on the same assembly line as the expensive name brands. They would rather spend more for almost the same thing purely for prestige. Be honest, how much respect does one who spends significantly more for goods and services just to impress others really deserve?

During the last few years, the rich have become depressed after losing billions in the stock market, while poor homeowners are ecstatic about rising home values. Sure, the rich are still filthy stinking rich, but are no longer as content — since their

continued on page 18

More Prudence Less Politics Please

by Thomas Hagerman, the Independent Business Coalition, Inc.

Amidst controversy about the value of the recent workers' comp reform to employers, Insurance Commissioner Garamendi is asking Senator Alarcon, chair of Senate Labor and Industrial Relations, and Assemblyman Vargas, chair of Assembly Insurance, to take away the cost analysis role placed by law with the Workers' Compensation Insurance Rating Bureau, WCIRB, and give it to his Department of Insurance.

Employers and taxpayers should be concerned about this seemingly innocuous bureaucratic power grab. Garamendi is trying to convince the State Compensation Insurance Fund to lower its prices 15 percent to employers, even though the California workers' comp industry is $14 billion under reserved and the State Fund probably owns about 60 percent of that liability. Garamendi contends the recent reform produced enough savings but the independent WCIRB calculation of savings is much less. Garamendi's position will appear more prudent with his numbers than the WCIRB numbers.

Moreover, if Garamendi can capture the role of being the cost evaluator from WCIRB and artificially lower prices then he may be able to slow up demand for more reform. No surprise that Garamendi's campaign contributors are of the same special interests that encouraged committee chairmen, Alarcon and Bargas, to minimize the reform efforts last session. Currently the new governor, business, and local government interests are all gearing up for Session 2004 because they know that the 2003 "good first step" reform was not adequate.

Garamendi's strategy is the same kind of politically inspired short-term fix but long term mess-management that Gray Davis and his Legislature followed to get California into the financial quagmire it now finds itself in.

continued on page 14

COMMENTARY

Arnold's Opponents Are Right! Unless …

by Mick Pattinson

The opponents of Arnold are right about at least one thing: If nothing changes, the state budget cannot be balanced without a massive and debilitating tax increase. They, of course, think tax increases are invigorating. Thus the recall.

But even if Arnold's financial wizards find a way to paper over the $20 billion-plus state budget deficit, that can only be a temporary fix unless — and until — the state comes up with new money, or cuts the heart out of schools, roads, and public safety. Which no one is prepared to do.

We are simply going to have to grow our way out of this mess. And we must do it quickly. Luckily we can. But we need to change. If Arnold needs a reminder of how, perhaps he could ask Pete Wilson what happened when state engineers told him — if nothing changed — it would take three years to rebuild the earthquake-ravaged freeway bridges in Los Angeles. Instead, Wilson declared a state of emergency and the broken freeways were fixed in nine months.

Arnold has the same challenge — and opportunity. California is losing jobs because of a catastrophic — and systematic —series of laws and regulations that simply make it increasingly difficult to do business here. This is not just one emergency; it is half-a-dozen crises all at once. All with the same solution: Strip away regulations, then hire managers who know how to make the regulations work to create jobs, encourage initiative, and stop the fiscal bleeding that is killing the Golden Dream of California.

Then step back and watch California bloom.

continued on page 19

Dealing With the Nightmare After

by Joe Lyons

It happened the night before Veteran's Day – An Officer Involved Shooting.

The moment any officer draws his weapon, offensively or defensively, he gets pulled off of the street. Counseling and investigations begin immediately. He's allowed to "decompress." It's a good move on the part of any law enforcement department.

The mental and emotional impact of having to draw a weapon on another human being can be traumatic. Nightmares, drinking, marital problems all can result. Immediate action prevents such problems.

But, like I said, this shooting happened on the eve of Veteran's Day, which caused me to pause. Too many of my brothers who served back in 'Nam didn't get such counseling and consideration. Enemies were shot. Villages were burnt to the ground. Kids with grenades were taking out our troops. And on the last day of the tour, the GIs were taken out of the rice patties and dropped in the middle of their old hometowns.

No counseling. No decompression. Killing was wrong, then it was right, and then it was wrong again. The end result was trauma, paranoia and substance abuse. Vietnam vets were seen as wackos. No wonder we lost the war. These guys were losers.

But wait.

Would it have been asking too much to provide some help to the homecoming troops? Certainly the military has no trouble disassembling young personalities in boot camp. Can't something be done to reassemble them when they come home?

continued on page 19

Two Young Entrepreneurs Start a New Company — in a Classroom

Mt. Sierra students, Andrew Farley and Jordan Marinov Of Upland, strive to invigorate the computer software industry by launching their new company, Neon Surge.

In a time when many young college graduates are worrying about getting an entry-level job, two Mt. Sierra College students have already started their own company. Andrew Farley, 21, will graduate next year and Jordan Marinov, 24, recently graduated from Mt. Sierra College. Both Farley and Marinov majored in Computer Information Technology (CIT), and are ready to take their skills to the next level.

Starting a Company in the Classroom

Farley and Marinov met about a year and a half ago while attending Mt. Sierra College. As part of the college's practical-based curriculum, they began to work on a school project and the classroom friendship flourished into a business partnership. The school project turned into a company called Neon Surge and they have been working on a network storage server called LAN-Disk for the past 10 months.

Farley and Marinov were inspired by other students' conversations in the classroom to name their company Neon Surge. It has taken extreme perseverance for the young men to maintain high GPAs and work 80-hour work weeks on Neon Surge. Vaughn Hartunian, Mt. Sierra chairman, president and CEO, spoke of Farley's and

continued on page 20

Gifts to Employees … Some Guidelines

Q: The holidays are here and I would like to consider giving gifts of appreciation to my employees. What kind of gifts can I give my employees that they would not have to declare as income on their tax returns? I also would like to make sure my company would be able to deduct the costs of these gifts.

A: First of all, anything given in the business setting is presumed, until proven otherwise, not to be a gift (e.g., is taxable income) – that is, you are either rewarding an employee for work done or providing an incentive in which he or she will be inclined to do more work in the future. However, the Tax Code and related IRS regulations still allow many gifts to remain tax-free to the employee, while being tax deductible to the business. Here is a short list of the rules:

$25 Gift Rule

A business may deduct up to $25 in gifts given to each recipient during any given year. However, you can't get around this limit by giving to each family member of the intended recipient, they all share in one $25 limit. Items clearly of an advertising nature, such as promotional items, do not count as long as the item costs $4 or less.

No dollar limit exists on a deduction if the gift is given to a corporation or a partnership. The cost of gifts such as baseball tickets that will be used by an unidentified group of employees also qualifies for the unlimited deduction. However, once again, if the gift is intended eventually to go to a particular individual shareholder or partner, the deduction is limited to $25.

Separate "de minimis" rules

A "de minimis" fringe benefit from employer to employee is considered to be made tax-free to the employee. "De minimis" fringe benefits

continued on page 13

Could Your Business Use an Edge? *Sharpen Your Instincts*

by Lynn Robinson

In today's fast-paced environment, decisions need to be made swiftly and accurately. While many top executives won't publicize it, intuition is a key part of their decision-making success. A survey by executive search firm Christian & Timbers showed that, among 601 executives at Fortune 1000 companies, 55 percent perceive that they base their decisions on facts and figures, while 45 percent say they rely more heavily on their intuition.

"The crazier the times are, the more important it is for leaders to develop and to trust their intuition," suggests management guru, Tom Peters. Once thought of as the domain of a "gifted few," intuition is, in fact, readily available to us all. It can be an important component in making hiring decisions, motivating staff, increasing sales, accessing partnerships and predicting industry trends.

The dictionary defines intuition as immediate cognition, "quick and ready insight." It comes from the Latin word "intueri" which means to "look within." Intuition is direct and immediate knowledge. It tells you what you need to know, when you need to know it.

Intuition is a resource that provides an additional level of information that does not come from the analytical, logical, rational side of the brain. Accurate intuition enables you to gain vital and valuable insight into yourself, your children, friends, business associates and the world around you.

Access Your Intuition

"Balanced emotions are crucial to intuitive decision making," says Disney CEO Michael Eisner. To get into a receptive, balanced mode, put your calls on hold, shut the door, close your eyes and take a few slow, deep breaths.

Bring to mind an issue or problem you're trying to solve. Ask your intuition a question about your concerns. You will get the most helpful information if you can phrase your question in a way that evokes more than a "yes or no" answer. "How can I communicate more effectively with Barbara?" or "How can I increase the productivity of my sales staff?" or "What outcome can I expect if I hire Mary Jones, the management consultant?"

Remain in a quiet and receptive state. Intuition is often described as "still and quiet." It doesn't usually answer in a big, booming voice. It is much subtler. Pay attention to any images you receive, words you hear, physical sensations you experience or emotions you feel. These are all ways that intuition will communicate with you. Write down any impressions you receive.

Analyzing Intuitive Data

You have to make a choice. You've done due diligence. You've researched, asked questions and have all the facts in front of you. You still don't know what decision to make. The next step you take requires intuitive input. Here are five questions to stimulate the guidance from your intuition.

1. **What am I ready to act on right now?**
   Your decision may require a small step, not a huge leap. Quite often when you take a step forward, more information becomes available to you. Many people report that as they make an intuitive choice toward what proves to be a correct decision, events begin flowing more easily and effortlessly. Doors to opportunity open and synchronicity and coincidence begin to occur.

2. **Which of my choices has the most "vitality?"**
   Think of the options you have before you. Which one are you drawn to? Is there one that leaps to your attention and captures your interest? You may experience a visceral charge about pursuing this

continued on page 20

CLOSE-UP

Riverside Community Health Foundation —

a Significant Fixture in Inland Empire Health Care

by Cliff Morman

President and CEO of the Riverside Community Health Foundation, Mark Williams, has played a pivotal role in turning the organization into one of the foremost health care venues in the Inland Empire today – largely due to his belief in the foundation's mission and network of valuable connections in the Riverside community and the nation.

The foundation currently has a $55 million endowment made possible by the sale of Riverside Community Hospital to the Hospital Corporation of America. The first part of the sale, in which $22 million of the endowment was created, occurred in 1997 and the second half, in which the remaining $33 million of the endowment were received and the final 25 percent of the hospital's assets were sold, was completed in 2002. During those five years, the two organizations co-managed the hospital before its ownership was transferred completely to HCA. The sales paid off the debt accumulated through the hospital's operation, said Williams, and also happened due to the fact that RCHF's board of directors wanted a significantly known health care organization to manage the hospital.

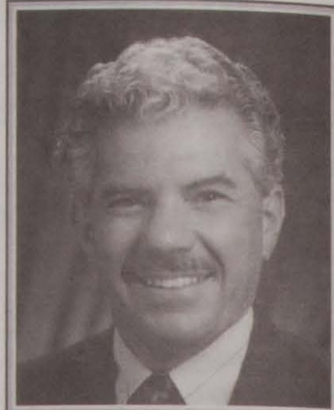
The notion of financially lucrative altruism appealed to Williams, 55, when he chose the health care field as the base of his occupation. "I enjoyed philanthropy, fund-raising, and marketing," said Williams, "so I made that a career. I liked working in that market because of the ability to make people well." Williams is unhesitant as well in acknowledging the contributions of his co-workers in the foundation, said Tim Evans, its development and marketing manager who is also a chaplain. "Mark is a very bright, charismatic, and positive person," Evans commented. "I'm an idea person, real positive myself. Mark has always treated me with dignity and respect even though I'm a subordinate. I supplement his role in the community and he's been very generous in allowing me to share the spotlight. I see him as a mentor."

Working at the foundation itself is never a dull experience, he added. "It's very busy. There's always something going on. It's a high energy office, people are in and out all the time and with the number of programs and appointments all the time it's hard to keep my appointment book up." Recently, he said, for six out of seven nights a week, he was either attending a party, awards ceremony or social event in the community. "There's so many ways in which we interface with the community," Evans noted.

George Reyes, a partner in the law firm Best, Best, and Krieger LLP, which is involved in legal work for the foundation and represented Riverside Community Hospital during its sale to HCA, described Williams as a similarly considerate superior. "He's a terrific guy," said Reyes, who began work with the foundation's Executive 2000 committee 10 years ago, having been its former chairman. "He's a thoughtful leader of the foundation, very involved in the community, and he deeply cares about the mission of the foundation. He's very effective in his job." Reyes is glad to involve himself with the foundation, he added, as it is providing important health care services that Williams is actively involved in supervising. "It's fairly energizing to be involved in some of the most important health care programs in the community," he stated.

The foundation was formed in 1973, said Williams, due to the collaborative financial effort of several prominent Riverside physicians and citizens, one of the most significant of those being Ruel Johnson, the former owner of a Caterpillar bulldozer dealership.

After Williams attended Pacific Union College in Angwin, Ca., where he majored in history and theology and graduated in 1970, he worked as vice president of marketing and development for Boulder Memorial



Mark Williams, President and CEO of the Riverside Community Health Foundation

Hospital in Boulder, Co., and at San Antonio Community Hospital in Upland, before beginning his present tenure at RCHF in 1990. The foundation currently works closely with Community Health Systems, stated Williams, which operates the foundation's health center in the city's East Side, as well as Health in Motion, the community use of a medically equipped, foundation-sponsored van, and community dental schools.

Much of the foundation's income is generated by the endowment from Riverside Community Hospital's sale, as well as through numerous grants, mainly from the California Endowment, and the foundation's investment income is eight percent. Williams hopes to continually expand the organization's clientele and facilities in ensuing years, he said. "We'd like to expand our clinic system," he stated, "expand our access to serve the working poor with health care." The foundation is also expanding the Health in Motion program and plans to establish further grants for organizations with aims similar to its own.

While planning to help confront the growing concern of rising health care costs, Williams hopes to expand the philanthropic range of the foundation while at the same time expanding its community influence. Although the foundation is centered in Riverside, it is possible for other Inland Empire areas to be benefited in some way as well, particularly if the foundation's sense of amiable collaboration is continued.

COMPUTERS/TECHNOLOGY

My Last Computer Games Column

by J. Allen Leinberger

I wasn't going to write this column.

I was going to write about something else and forget that for the past eight years I have dedicated every December column to computer games.

When I started writing this series, the best versions of most games were designed for computers. The problem is that computer games have ceased to have much to do with computers.

The origin of the computer game goes back to the days of "Pong" and "Tank." These were arcade games and at that time they were no more than novelties. When "Pac-Man" and "Space Invaders" appeared it was understood that the best version was the computer version. There were actually lines outside the stores when "Pac-Man's" home version went on sale.

Today, however, the best computer games are the simple ones. Poker, solitaire, Monopoly and chess remain the office favorites (when the boss isn't looking).

The more involved productions run on dedicated systems. Play Station, Nintendo, X-box and Gameboy are the arenas of choice these days. Of course, games can also be found on anything from a PDA to a cell phone.

The big franchise names remain solid. Tom Clancy and James Bond, "Star Wars" and "Star Trek." If you don't have the rights to the big names then you fake it with games like "Spy Chaser" or "Max Payne."

There are also some jurisdictional disputes. For example, "The Lord of the Rings." One series is based upon rights from the books by J.R.R.Tolkien. The other series is based upon rights from the film producers.

The blurred line between game and movie blurs even more. The most recent generation of "Law and Order" stars add their voices to the newest game. The newest James Bond "First Person Shooter" has its own soundtrack, with a Bond type theme sung by Li'l Kim and voices performed by Pierce Brosnan, Dame Judy Dench and John Cleese. In fact, many more computer games utilizing loud rock and rap music have soundtracks that are actually released as if they were movie soundtrack CDs.

Movies and TV shows inspire games. Games inspire movies and TV shows. Most games strive for as close to a film look as possible, although some, like the new "XIII" uses the Japanese Anime-style artwork.

To be fair, gaming has done much to advance the quality of computers. Visual acuity and pixel count audio quality has all been upgraded to aid in gaming. People who use their computers for photo graphics, DVD editing and music downloading have all benefited from the impact.

Online gaming requires an Internet connection, although, again, the dedicated systems are taking that into account.

Then there is the entertainment vs. info war. People tend to enjoy big picture stuff like movies, sports and video games on the TV, where they can sit back and drink in the whole picture. Computer screens are for up close work like writing and editing.

There will always be games for the computer, but for the most part they will be the simpler casino or board games. The big action adventures have moved on. They may conquer the universe or they may just help Barbie get dressed for the prom, but they won't even be called "computer games" anymore.

Someone else will have to write the video games column.

Gifts to Employees ... Some Guidelines

continued from page 11

are not restricted by the $25 per recipient limit otherwise applicable outside of the employer-employee context. However, "de minimis" fringe benefits must be small "within reason." Typical "de minimis" gifts include holiday gifts such as a turkey or ham; the occasional company picnic; occasional use of the photocopy machine; occasional supper money, or flowers sent to a sick employee.

The general guidelines for "de minimis" fringe benefits are:

- the value of the gift must be nominal,
- accounting for all such gifts would be administratively nitpicking,
- the gifts are only occasional, and
- they are given "to promote health, goodwill, contentment, or efficiency of employees.

Unfortunately, "gifts of nominal value" exclude such perks as use of a company lodge, season theatre tickets, or country club dues. These cannot be given tax-free to an employee. But they do include occasional theatre or sports tickets or group meals.

What's more, fringe benefits such as the use of an on-premise athletic facility or subsidized cafeteria are specifically included under IRS rules as "de minimis" fringe benefits. The traditional gold retirement watch — or similar gift — to commemorate a long period of employment, is also treated as "de minimis." However, cash or items readily convertible into cash, such as gift certificates, are taxable, no matter what the amount.

— Courtesy of Michael L.Cox & Associates, 5050 Palo Verde, Ste. 213, Montclair, CA 91763; phone: 909-482-4374 or visit www.miccpa.com.

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BUSINESS PROFILE

James D. Huddleston Joins Young Homes as Director of Human Resources

James D. Huddleston has taken the position of human resources director at Young Homes, the highly regarded Inland Empire new home builder based in Rancho Cucamonga.

Coming on-board at a key point in the company's growth, Huddleston will use his expertise to develop systems that allow Young Homes to move beyond the traditional transactional model and toward a strategic model, with a goal of creating HR policies and procedures that maximize cost-effectiveness for the company while ensuring the highest level of employee satisfaction.

"Jim brings extensive experience and proven leadership ability in the human resources profession," said company president, John Young. "We are pleased to have been able to secure his services, during this period of rapid expansion and rethinking of our management systems."

Prior to joining Young Homes, Huddleston was first vice president/director of human resources at WM Financial Services, Inc., a division of Washington Mutual Bank, the eighth largest financial services company in the U.S. In this position, he managed all aspects of HR integration in the acquisition of Home Savings of America, along with six other acquisitions of small to medium-sized companies. Earlier positions were as vice president/director of human resources for Federal Home Loan Bank of Atlanta and The Oxford Group, Inc., a corporate real estate management company, also of Atlanta, GA.

Huddleston is a graduate of David Lipscomb University, Nashville, Tenn. He is a member of the Society of Human Resources Management and the National Human Resources Association.

Among the Inland Empire's "top six" builders, Young Homes has been one of the most popular new home builders in the region for more than 20 years. The firm is currently selling at Village Walk and Arbor Glen in North Fontana; Maple Collection at Cedar Ranch in Bloomington; Arabella Ranch in Riverside; and Autumn Glen in Moreno Valley. Additional communities of new homes are planned for 2004 in Fontana, Colton, Perris and Riverside. For more information, check online at www.younghomes.com.

Vicenti, Lloyd & Stutzman Commemorates 50th Anniversary With a Move to Historic Route 66 in Glendora

continued from page 6

include manufacturers, distributors, law firms and other professional service firms.

Mary Ann Quay, also co-managing partner of the firm, said she is leaving La Verne for a new telephone area code with mixed emotions – even though the new location is only three miles down the road.

(The La Verne office is located at 2100-A Foothill Boulevard, while the new Glendora headquarters is located at 2210 E. Route 66 at Amelia Avenue in the Glendora Courtyard office complex. Route 66, of course, becomes Foothill in La Verne.)

Quay, who joined the firm in 1977 and was named partner in 1986, interestingly spent her childhood in La Verne and today serves on the board at the University of La Verne.

Expanded search to find new location

"It's kind of like home," Quay said. "We looked very hard to find a place that would fit us in La Verne and there just wasn't anything, either leasing or buying, so we had to expand the search to a wider area."

Even so, she said, she is looking forward to new opportunities to meet new people. "We certainly intend to keep our attachments to our old friends and to make sure that nobody is inconvenienced by our move," said Quay, who heads up the firm's tax department and devotes much of her time to individual tax returns, estates and trusts. Her practice places an emphasis on work with private colleges and universities.

"We're looking forward to being an active participant in the community," she added. "We've already joined the Chamber of Commerce. So far, we've been impressed with what we have seen," she said.

The building itself, a 24,000-square-foot single-story concrete tilt-up facility constructed on a two-acre lot in 1987, is part of the Glendora Courtyard complex which consists of three buildings, fully landscaped with palm trees at the entrance.

Contractor for the building renovation was Bening McCord, Inc., of Pomona, a 20-year-old general contracting and property development firm that specializes in commercial remodeling, among other services, throughout California and beyond.

High-ceiling entry with cherry wood reception area

Scott Bening said the facility includes a high ceiling entry on the north end of the building, featuring limestone tile flooring and a cherry wood reception area with matching cherry paneling on the columns and a false skylight overhead. The building was fully renovated and office space completely reconfigured with new ducting and with updated wiring for both computer and telephone communication. It includes a large training room capable of seating about 70 that will be used for in-house training as well as client and community seminars. "We took basically 20-year-old space and modernized it and configured it to the new tenants' needs," Bening said.

Vicenti, Lloyd & Stutzman was founded by Richard H. Vicenti in 1953. The firm has seven partners, and Royce A. Stutzman serves as chairman. VLS has about 60 employees and serves clients throughout California.

Clients include businesses, not-for-profit organizations, universities, colleges, school districts, water districts and individuals who seek assistance through a variety of management and accounting services in managing change, making better decisions and, in some instances, identifying opportunities for growth, profit or efficiency.

For more information, contact the firm's new headquarters at (626) 857-7300 or visit the firm's Web site at www.vlsllp.com.

More Prudence Less Politics Please

continued from page 10

If State Fund is forced to under price its policies for political reasons while in an under-reserved position and it turns out that the 2003 reform is as minimally valued as the well respected WCIRB contends, then State Fund's solvency would be put at risk. Considering how unable the California Treasury would be to bail out State Fund anytime soon, Garamendi's ploy is very imprudent considering that his primary charge is to ensure the solvency of State Fund.

Besides, under pricing will keep other insurers out of the market, which is exactly the opposite of what the market needs now in order to make insurance more available, lower prices, and take the load off State Fund, an organization under stress. It would be better for all concerned if the cost evaluation role remained with the non-political WCIRB.

Independent Business Coalition, Inc., 2460 North Lake Ave. PMB136 Altadena, CA 91001. Web site: www.IBcoalition.org.

CORPORATE PROFILE

JCM Engineering Corp.–Thinking Out of the Box – and Thankful for the Realization of a Dream

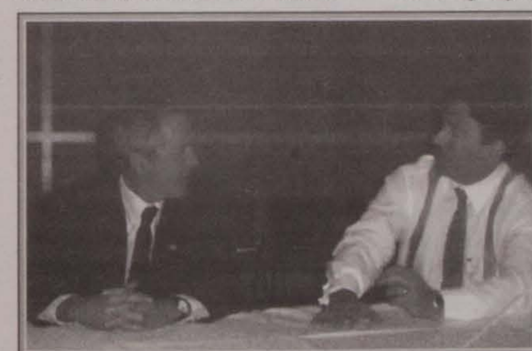
JCM Engineering Corp. of Ontario was founded 25 years ago by Carlo Moyano and his father, José, immigrants from Argentina, who began the company in their garage. Using what many now think of as old-fashioned ethics, hard work, loyalty to their employees, and perseverance to realize a long-held dream, the company has risen from modest beginnings. It has emerged as a leading manufacturer of complex machining and assemblies for the aerospace, commercial, defense, and now medical industries, the result of a four-year agreement with Condor Healthcare Services.

From its 140,000-sq.-ft. state-of-the-art manufacturing facility, the company employs nearly 150 associates and produces some of the most innovative machinery and technologies, often by "thinking out of the box." This is what happened with Condor. When aerospace and other industrial contracts were growing scarce due to the slumping economy, JCM contracted with Condor Healthcare Services, LLC of Anaheim, developer of Condor Medical Waste Treatment Systems. The company takes a novel approach to disposing of biohazard medical waste. Condor offers a complete solution for the disposal of infectious waste. JCM will manufacture, assemble and test all Condor's medical waste treatment systems (the Condor).

"We diversified to survive," Moyano explained. "We had to be elastic and think out of the box. After two hard years following 9-11, we had lost 60 percent of our revenue. We were tired of all the ups and downs. But, there were no layoffs and the main reason is that we retrained every single employee.

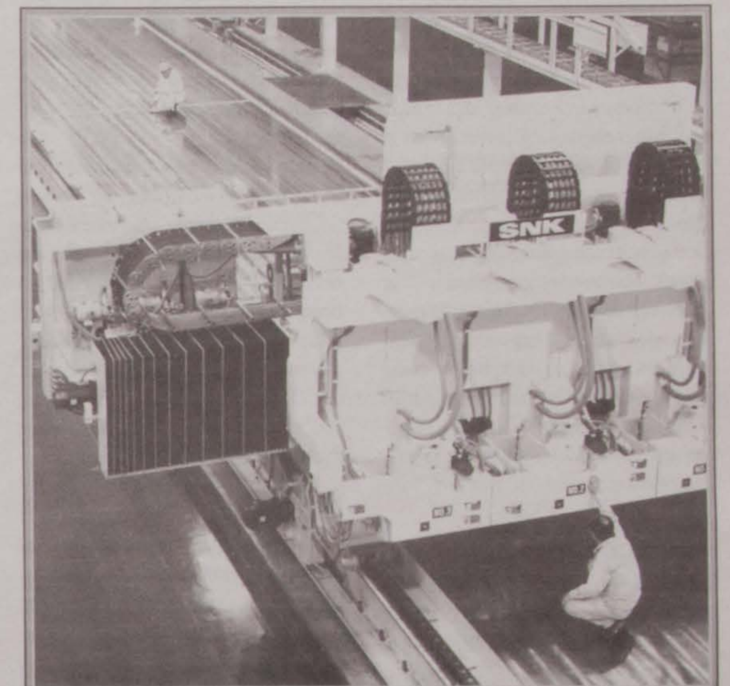
"Employees are your biggest investment and the more educated they are, the more loyal they are. You cannot discard people when bad times come. That is when loyalty, hard work and perseverance pay off. You have to be ahead of the game and depend on yourself and your team."

Originally a machinist, Moyano studied mechanical engineering at Mt. San Antonio College. While there, he traded a $1200 measuring system for a Bridgeport machine and risked it all for a down payment on JCM's first computerized numeric control (CNC) machine. That initial gamble paid off. In 1978, Moyano assumed all responsibilities for JCM's sales and operations, and his father headed the manufacturing component until he retired in 1991. It was then that the son earned the appointment as president and CEO and began steering the company along its course toward rapid growth and diversification.



President George W. Bush complimented JCM President and CEO Carlo Moyano and his team during a meeting at the Ontario Convention Center in January, 2002. He praised Moyano's success as a model of entrepreneurial enterprise.

Under his tutelage, both Boeing and Raytheon bestowed their prestigious "Supplier of the Year" Award upon JCM; Ernst & Young named him Entrepreneur of the Year in 2,000, representing the Inland Empire. In 2002, Moyano was honored as Mt. San Antonio College's Alumnus of the Year. In January, 2002, JCM was selected to receive an exclusive, personal visit from President George W. Bush, who met personally with Moyano and his team to discuss the nation's opportunities for the growth of small businesses.



The machinery dwarfs the operators in this one example of the complex technology used by JCM Engineering Corp.

The recommendation stemmed from the Economic Development Department of the City of Ontario. There are more than 30,000 local, Latino-owned businesses and JCM was the one chosen.

Most recently, the modest entrepreneur won the Spirit of Entrepreneurship Award in the Innovator Category, held at the Riverside Convention Center. The program was presented as a joint effort by *The Press Enterprise, The Business Press*, the Inland Empire Center for Entrepreneurship at California State University, San Bernardino, and its corporate partners.

However, regardless of all the honors Moyano has garnered, he reserves the greatest praise for his father, José. "God gave us a second chance," Moyano commented, referring to the family's move to the United States. Regarding his father, whom he credits for the ethics, loyalty, and sense of fairness he instilled in his son, Moyano said … "Without him, I would be nothing."

JCM builds a range of complex aircraft, missile, and medical components. As an upstart player in the defense and aerospace contracting industry, it has succeeded through innovation and became a leader, based on its ability to embrace change and incorporate revolutionary techniques. As it entered the 21st century, JCM implemented a plan that would change the way it conducts business. The company shifted from a manufacturing leader to a virtually integrated provider. Essentially, this has enabled the organization to manage in-house, the manufacturing processes necessary to control the flow and delivery of its products. Consequently, JCM delivers complete products to its customers seamlessly and efficiently.

JCM Engineering Corp. is located at 2690 East Cedar St., Ontario, CA 91761. Phone: 909.923.3730; Fax: 909.923.3733; Web site: www.jcm-corp.com.

Jumpstart Your Sales by Mastering Rejection

by Nick Nicholas

Of all the professions, the sales profession is one of the hardest to master. Interacting with a wide variety of personalities; staying current on new products, services, and trends; and often relying on commission as the only income source are a few reasons why many sales professionals quit after just a few years.

Despite these stressors, some salespeople become accomplished in their field and outperform their colleagues on a regular basis. They consistently exceed sales quotas, and they become some of the top income earners in their company. What sets these high achievers apart from the crowd? Quite simply, they have mastered rejection.

The Rejection Factor

Though many salespeople appear confident on the outside, inside they have a fear of rejection. If the boss agrees with them or if the client buys, then they feel confident and happy. However, if the boss disagrees or if the client says "no," then doubt and a sense of failure creep in — they start to question themselves, and they feel stressed. They look to an external source for their motivation rather than relying on a deep-seated confidence for their self worth.

Those salespeople who have mastered rejection have created that strong sense of self-confidence. Regardless of what happens or what someone says nothing bothers them. Their motto is: "I feed on rejection. I know who I am and I'm good at what I do." They fully expect to close at least 25 percent of their sales calls, so if someone rejects them, they brush it off and move on. They never flinch because they don't internalize people's comments. What other people say doesn't determine their self-worth.

In order to truly rejection-proof yourself, you need to go through a four-step process that will build your confidence. Only then will you have the resilience to handle any comment or situation that comes your way.

1. Inoculate Yourself Against Doubt

A lack of self-confidence is really self-doubt, and doubt is a reflection of something you're concerned about or afraid of. So the first step is to pinpoint what you have doubts about. Do you doubt the product or service you represent? Do you doubt that your customers really need what you're offering?

Do you doubt your ability to get in front of qualified prospects? Do you doubt your ability to convince a high-level executive decision-maker? Do you doubt your product's value? Analyze every aspect of your company — your product, your service, your position, and yourself — to uncover your doubts.

Once you identify your doubts, you can inoculate yourself against them, similar to how an allergist inoculates for allergies. The way to do that is to gradually increase your exposure to the situations that cause you fear until they don't bother you anymore. So if you have a doubt about your product, use the product research and analyze it to see if your doubt is unfounded.

If you doubt your abilities when selling to a senior decision-maker, gradually increase the number of sales calls you make to senior executives. After each call, analyze what happened. Identify what went well and what you will do differently next time. As you analyze the interaction, keep in mind that you did the best you could and made the best decisions possible based on the information you had at the time.

This is important, because your comfort zone will expand or contract according to your actions. So if you're fearful or doubtful about something and withdraw from it, your comfort zone regarding that situation will shrink. Eventually, you'll become so uncomfortable that you'll quit. However, if you face your doubt head-on and work through it, your comfort zone will expand. Your doubt will fade and your confidence will grow.

2. Trust Your Tools

No matter what happens during a sales call, you are going to be okay because you have the tools to handle it. The three most important tools you bring to any sales interaction are your knowledge, skill, and ability. So take stock of these three tools. Identify your greatest strengths and review the areas where you have limitations.

Depending on your needs, you may want to attend seminars, read trade or industry journals, or find a mentor within your organization who can help you turn your limitations into strengths. Often, your customers are a great source of information regarding the industry and their needs. The key is to trust your tools and know that they will serve you well, even in the face of rejection.

3. Stop Playing "What If"

Many salespeople let "what ifs" ruin their day. When they're preparing to meet a prospect, they say to themselves, "What if the prospect is having a bad day?" "What if she's not ready to see me?" "What if he already has a supplier for this product?" They let the ghosts and rejections of the past dictate their thinking today. In fact, they're so focused on the "what if" scenarios that they often fail to hear the prospect's real needs.

The key to overcome this "what if" thinking is to let go of the past, live in the present, and look forward to the future. Until you learn to do that, you'll always be playing the "woulda, shoulda, coulda" game. Realize that the past is past; you cannot relive it. It's gone. What you said to a prospect 30 seconds ago cannot be changed.

You can't take back the decision you made last week. So if you didn't get the right result from the decision or didn't get the correct response from a prospect, you have a choice: you can either live with the negative consequences or you can make a new decision based on the new information. The latter is what successful people do. They don't dwell on what happened in the past or let it ruin their present. Rather, they enthusiastically look to the future, and they try new strategies and techniques that will help them succeed. They don't worry "what if" this new strategy fails. They know that if this strategy fails, they can always try another.

4. Build Your A-Team

In the military, an A-Team is a special forces unit made up of select specialists, each possessing a special area of expertise. General Eisenhower used the concept to win World War II. He surrounded himself with people from many areas of expertise whom he could turn to for advice when he needed it.

In the corporate world, Lee Iacocca did the same thing. By creating a team of select specialists, he was able to turn around the ailing Chrysler Corporation.

Unfortunately, many salespeople mistakenly believe that if they go to someone for help, they're showing weakness. They think something is wrong with them, and they mentally beat themselves up. In reality, strong and successful people routinely go to others for advice and input.

Think of the best salespeople you know. They know precisely whom they need to speak to in the order-processing department to get a special order through. They know somebody in accounting who can take care of a billing problem. They know someone in shipping who can get a package out right away.

They have their own A-Team, and they don't feel bad asking these people for help. Rather than view themselves as weak for going to others, they make themselves stronger by using the strengths of those on their team.

So focus on building relationships with those people who can help you succeed. When you have a strong A-Team behind you, your doubts will fade, your skills will shine, your actions will be firmly positioned in the present, and you won't be playing "what if" ever again. You'll know that your team can help you through any situation.

Commit to Confidence

When you utilize these strategies, you'll actually feel your confidence increase. As that happens, you'll begin to act and carry yourself differently. You'll become more assertive, and your environment will change.

Over time, that customer who always blew you off will begin taking your calls and doing business with you. That colleague who always made fun of your sales figures will become your ally. You'll take each sales call in stride, knowing that your next sale is

continued on page 26

Market Your Most Valuable Product: YOU!

by Karim Jaude

Today's business climate requires constant marketing. We market not only our products and services, but also ourselves. We do this whenever we write a resume, design a career path, or "do lunch" with colleagues.

First Things First

Before you begin marketing, determine your vision in terms of goals and objectives. What plan do you have to achieve them? Write it down! Without a concrete plan, you will never know how to realize it, or be able to gauge if you are even moving in the right direction.

Play Your Strengths

Know what strengths you have in advance. Don't let your weaknesses take over.

When my client Andrew, a famous litigation lawyer, takes a case, he becomes so involved that he stops marketing his practice. Some of his cases can last up to seven months. After they end, he finds himself "out-of-business" with no new clients. I helped him take proper action each week based on a marketing plan and strategy. Within 10 months, Andrew not only built a full practice, but he had to hire two additional lawyers.

Like many of us, Andrew's weakness also lay in his strength: being so consumed with the immediate, he neglected business maintenance and growth, although he did his "homework" and conducted extensive research. I helped him schedule in time for marketing and delegate lesser chores along the way. Thus, he was able to build a successful practice.

Next Is Who

Know your clients. Who is your ideal customer? Find out where they are and place yourself there. To do this, some business persons join professional associations in fields outside of their own. Others pick choice media outlets for specific consumer types.

Remember, not everyone you meet qualifies as a potential client. I don't talk at length to everyone I meet, though I do let them know how I help my clients. Instead, I target myself to my ideal customers.

• Selective Perception

I present myself will communicate how my business operates. The manner in which my market perceives me also influences my success. Today, people judge everything from your clothes and weight to your habits and colleagues.

• Network, Network, Network

You now know the three most important words in marketing. Meet more people. Simply put, networking happens anytime two or more people get together. Your time is the most valuable asset. Carefully choose with whom you network.

Opportunity comes to everyone. Only those who are prepared will seize the opportunity and benefit from it. Here are seven steps to help you prepare for and take advantage of opportunity:

1. Have a clean, precise self-introduction in which you explain how your clients benefit from what you have to offer. For example, "I help entrepreneurs and professionals become more effective, to promote and grow their businesses, their teams and themselves."
2. Do your homework before you go to an event. Ask who is going to be there and try to learn something about them before you go to the meeting.
3. Go 15 minutes early and stay 15 minutes after. If the meeting is very important, I would arrive at the event half an hour earlier. This way, I can choose who I want to meet.
4. Networking events are not a contest to see how many business cards you can collect. Try to target a few people that meet your ideal client profile. Don't spend too much time with any of them. Spend enough time to get to know something about them. This will allow you to follow up with the right people.
5. Some of my clients claim they don't know how to converse socially. Ask questions and pay a sincere compliment. Share with one another what each of you do. Make sure you specifically mention how the person with whom you are speaking can benefit from your particular service or product. Explain whom you want as your target market, so that, if it's not them, they can refer you to someone they know. Write down what you learn on the back of their card as soon as possible.
6. Get involved in Chambers of Commerce; churches, synagogues or temples; charitable organizations; etc. Don't just join, get involved! This way, people will find out what you are capable of from your actions.
7. Follow up and follow through. We all meet enough people, but the majority of us don't follow up. Remember, fortune lies in the follow through.

It's Not Who You Know…

It's who knows you. I may have 300 contact names in my Rolodex, but it matters more on whose Rolodex cards my name is found. I need to position myself as a resource to whom others can turn for help.

Provide Solutions

Learn more, offer advice, add benefits, use your resources, refer others to people who can help, and create solutions, instead of just providing the service or products required.

Get the Word Out!

Specialized newsletters, e-zines, and other media bytes have taken electronic marketing by storm. If you write, turn your words and work into private newsletters. Publish them on your website, or on somebody else's. Submit them to professional journals, and reprint your articles as free advertisements.

Do Only What You Do Best

A financial planning client of mine earned a maximum of $65K a year. Although he worked 15 hours per day, he couldn't meet his family's expenses. He did everything himself, from licking stamps to strategic planning.

I asked him to spend his time either with his clients or potential clients speaking at seminars jointly with insurance brokers and bankers on "How to Build and Protect Your Wealth." Following my advice, he's gotten involved with Chambers of Commerce; writes a short monthly newsletter, plus articles for industry publications catering to CPA's and lawyers; and profits from five other business growth principles that we developed together. In less than two years, he now earns four times his previous income.

• Speak Up

Speaking in front of groups will position you as an expert and give you credibility in the topic on which you speak and, most likely, in your business as well. Speaking events provide great venues to learn, network, and meet potential customers.

Finally…

Market yourself every single day (or, at least every week). Consider it not as a one-time event, but as an ongoing process. If you're not prepared when the opportunity arises, you may miss it.

You are your own best expert. You are the product or service you sell. Market yourself by focusing on your strengths and get the support of a professional: a coach or mentor. You will enjoy a fuller practice and greater financial success.

Karim A. Jaude, a master business and professional coach founded and operated 19 successful companies in eight countries, and made his first million dollars at the age of 26. For more than 35 years, he has been a business and real estate consultant/coach to business and property owners, as well as professionals. Over the years, Karim has helped hundreds of clients develop their skills, grow their business and achieve peak performance while having fun in the process. His mission is to help you benefit from his experience and reduce your mistakes. Jaude coaches by phone and in person. He can be reached at (310) 471-4185, E-Mail coachu@businesscoach1.com. His Web site is www.businesscoach1.com. To receive a free Smart Coaching™ Newsletter send an email to coachu@businesscoach1.com.

MANAGING

Guidelines for Selecting Outside Consultant to Measure Communications Programs

by Louis C. Williams, Jr.
Chairman and Chief Executive Officer
L.C. Williams & Associates

More organizations today, large and small, seek to measure the effectiveness of their communications programs. If you decide to conduct qualitative or quantitative research to evaluate such initiatives, whether they are targeted to internal or external audiences, you may need the objective expertise of an outside consultant. Below are guidelines to follow when selecting and retaining a research resource.

1. *Hire a consultant who specializes in the kind of research you want done.* If you plan to do a full-blown communications audit, make sure the consultant has done plenty of them. Similarly, if you need research to probe your specific industry, for example, healthcare, consider a consultant who has healthcare experience. Still other researchers can execute a content analysis of your media relations program based on their experience in the business. Researchers do specialize; take advantage of their specific expertise.
2. *Ask for a formal proposal.* Don't just talk to them, and then have them come in to do the job. A proposal will outline the specific tasks to be performed, the time it will take to get it done, the cost, payment schedule and the research methods. Make sure you understand the strengths and weaknesses of the proposed research instrument – if the technique is experimental, you have a right to know that.
3. *Get proposals from no more than three firms.* More than that will simply be confusing; fewer will not give you a very good idea of potential approaches. You'll be surprised at how different researchers will come up with varied approaches to your research need.
4. *Consider cost-saving measures.* One way to save money when dealing with research consultants — particularly those who are doing a full-service project for you —is to help pave the way for them. For example, if they are conducting focus groups of employees, you should set them up, make the contacts, provide the room and refreshments. If there are management interviews, you can arrange those appointments. Don't make them search for background information; provide it. Consultants charge by the hour, therefore every hour you can save in prep time will lighten the final bill.
5. *Budget for a presentation to your management.* Be sure that the price quoted on a full-service project includes a management presentation; sometimes it is considered an add-on. Make sure you are comfortable not only with the consultant's ability to analyze the results, but also to make a cogent management presentation. It's one thing to be able to crunch numbers and look at drivers and statistical significance and quite another to be able to put the research into perspective as part of a communications program.
6. *Decide who will make the report to management.* Think long and hard about who makes that report: you or them. I usually recommend that the consultants do it. They will be much better equipped to defend their methodology and/or the numbers.
7. *Don't hold things back from the researchers.* They need to know everything about the situation. The more they know, the more likely they'll be able to be on target for you. A research consultant will process this information, use it to develop a hypothesis about a situation, then take this hypothesis and prove or disprove it. Needless to say, if you provide the right kind of information in prepping them, they'll be more likely to understand the subtleties of your organization. All consultants will be accustomed to handling confidential information — but if you have any doubts about them at all, ask them to sign a confidentiality agreement.
8. *Get references.* Before you hire a consultant, get references. You know what you want from them. Make sure that people they've worked for in other organizations feel good about how they worked with them and the results obtained.
9. *Get samples of the consultants' work for others.* If you are going to ask someone to write a final report for you, wouldn't it be nice to see one they've done, to be sure they can write in terms that can be understood by someone other than a researcher? Let's face it, Many researchers live in a world of regression analysis and normal

continued on page 26

Greed Is Good?

continued from page 10

happiness is related to what they had, not what they still have.

In the 1980s, multimillionaire Dallas oilman Nelson Bunker Hunt, who lost hundreds of millions of dollars, lamented that a billion dollars isn't what it used to be. It seems that increases in wealth and material possessions improve happiness only briefly. It seems that the thrill of something new quickly wears off and even if it didn't, there is always someone out there who has something better.

Being fabulously wealthy is expensive and if one doesn't look like a million bucks, then others will perceive him or her as a tightwad. Once the rich factor in the jewels, the jet, the house, the second home, house staff salaries, shopping sprees and the yacht, there isn't much discretionary income left to spend. It also seems that most equate their happiness not with what they have, but what they have in comparison to others.

Wilber and Orville Wright were so fearful of losing out to others that they'd file a lawsuit against any plane they felt violated their patents. The brothers became so consumed defending in legal battles that they had little time left to improve their invention. For Wilber, the tremendous strain eventually caught up with him and he was only 45 when he passed away from fatigue.

The rich, with their vast possessions, also have increased levels of stress brought about by endless jockeying of assets to prevent them from falling into the hands of greedy governments, family, friends and attorneys. Sir Billionaire, James Goldsmith, spent the last few years of his life fearful of dying in a country with a significant estate tax. The effort to move his house from France to Spain to avoid taxes was so stressful that it killed him. In theory, wealth brings one the best healthcare and prolongs life, but this is often an illusion.

The rich are not necessarily healthier nor do they live longer. Goldsmith was only 64 when he passed away from fatigue. The late print tycoon Robert Maxwell took an elevator to the roof from his building in London, stepped on a helicopter – which took him to the London airport where his private jet flew him to a landing strip on Gibraltar near his moored yacht – which took him out to sea where he committed suicide so that he could escape his business problems!

Love Thy Enemy?

There are many instances of organizations with seemingly very different

continued on page 23

GETTING ORGANIZED

Top 10 Tips for Managing E-Mail More Effectively

by Barbara Hemphill

- Are you tired of searching for e-mail messages you know are somewhere?
- Is your electronic "In Box" full of outdated messages?
- Do you frequently get ultimatums from your IS department to "clean up your act?"

Love it or hate it — or both — e-mail is increasingly the primary method for communicating in today's digital world, at work and at home. Research shows that introducing e-mail into a company increases printing by 40 percent. Let's face it, sometimes paper is highly practical. Complex proposals, for example, often require discussions where you need a printed copy that result in physical notes, making the electronic e-mail less valuable than the printed out version.

On the other hand, printing out everything is not likely a good solution. The key to managing e-mail is determining when to keep hard copy and when to keep electronic copy. In some situations, keeping both may be practical. In the case described above, for example, the printed version has value for discussion, and the electronic version has value for creating new versions after the discussion. In either event, following the principles below will improve communication and increase productivity.

5 Tips for Sending E-mail Your Recipients Will Love

1. Use the Subject line to clearly describe the topic of your e-mail. This is helpful for the recipient, and for you if you want to find a message you've sent.

2. For a lengthy or complicated e-mail, create the e-mail in your word processing program and then copy to your e-mail. If you have an e-mail glitch during the sending process, you can easily retrieve your message!

3. When replying to any e-mail, attach enough of the old message for the recipient to remember the content of the original e-mail, but delete unnecessary information or duplication.

4. Avoid sending e-mail attachments whenever possible. Receivers are becoming more reluctant to open attachments due to the increasing prevalence of viruses. In some instances, you may send an attachment, and include the attachment in the body of the e-mail, with the explanation that the attachment will have better formatting.

5. Consider using your contact management software (such as ACT!) to send all of your outgoing e-mail. With many programs, you can attach your outgoing e-mail messages to the recipients, and other related contacts, and they will automatically appear in the Out Box of your e-mail program.

5 Tips for Managing Your Incoming E-mail

1. To avoid an overflowing e-mail In Box, create folders. For example, you might have folders for each of your reports, for each project, for a committee, and for subjects of particular interest.

2. Whenever you open your incoming e-mail, apply The FAT System™. F stands for File, A for Act and T for Toss.

3. If you aren't sure you need it, toss it! Unlike a paper wastebasket, you can always retrieve e-mail from an unemptied electronic trash or deleted items folder by using the "Find Message" feature available in most e-mail programs.

4. Apply the "2-Do Rule" whenever possible. If you can reply in 2 minutes, then do it right away. It will take longer to file it and retrieve it again later, so why not do it now?

5. For e-mail that takes more time to reply, either leave them in Inbox or file in an appropriate folder such as "Action" or "Reply."

Managing your e-mails before they get out of hand can save you time and money, not to mention increase your productivity. By following these 10 simple tips, you can make your e-mail easier to manage!

Barbara Hemphill is one of the country's leading organizational experts. She is the best-selling author of the Kiplinger book series "Taming the Paper Tiger" and "Love it or Lose it." She is a past president of the National Association of Professional Organizers and past spokesperson for Allied Van Lines. Barbara has been seen on the "Today Show," "Good Morning America," in the Wall Street Journal, Reader's Digest, Moneysworth, *and many more. She has also helped major corporations, such as Staples, Hallmark, Eastman Kodak and 3M, increase their productivity and efficiency. For more information on her seminars and services, please contact: Barbara@productivityconsultants.com.*

Arnold's Opponents Are Right! Unless …

continued from page 10

Nowhere are regulations more damning to our prosperity and damaging to jobs than among California homebuilders. Furniture makers, car dealers, small business owners, and people from every industry in California are probably rising now to insist their businesses are hurt the worst.

It is a sign of how bad things are that they could be right.

Rather than argue about how many crises we can fit on the head of a pin, let us at least say this: California is short one million homes. Even the opponents of Arnold will agree with that. (Curiously enough, it is even on state government Web pages.)

There can be only be two explanations for this shortage: one, California homebuilders are so unambitious that all of us have decided that building these million homes for our eager customers would be just too much trouble.

Instead, how about a reason that makes sense: state laws allow state and local governments to stop us from building all the homes our customers want.

There can be no California rebirth without a rebirth of housing. There is no recovery without new housing policies that remove the impenetrable layers of regulations that are strangling this state.

And over-regulation doesn't just stop new homes: it also stops roads, schools, office buildings, and other projects. If it doesn't stop them, it adds years of delay and doubles and triples their cost.

Even state agencies have trouble complying with state regulations. Look at how long it takes to approve plans for the most important new road in San Diego, State Route 56. This critical east-west connector between two of San Diego's most congested freeways has been on the drawing board for decades, yet is 10 years behind schedule because of incredibly

continued on page 20

Dealing With the Nightmare After

continued from page 10

You only need to take a walk through the Jerry Pettis VA Hospital in Loma LInda to see the end results. Look into the eyes of troops who have that vacant stare, that faraway look of people who have lost their connection with the reality that you and I hold onto so carefully.

Even today, veterans of Operation Iraqi Freedom get asked what they call the "Million Dollar Question."

"Did you kill anybody?"

Two Young Entrepreneurs Start a New Company — in a Classroom

continued from page 11

Marinov's extraordinary dedication in his address at the college's October graduation ceremony.

Brand New Technology: LANDisk

A prototype of LANDisk is complete and is currently in production. The LANDisk is a simple, cost-effective solution for small office or home office networking and storage needs. The LANDisk breaks down borders between Mac, PC and Linux by allowing all three to access the same data through that operating system's proprietary protocol. It also allows users to secure their data so that they, or whomever they allow, can access vital data.

Extending outside the classroom, Farley and Marinov test LANDisk in dorm rooms at Mt. San Antonio College and Cal Poly Pomona. Students can store all their music, games, personal documents, and homework on LANDisk without having to worry about their computers crashing.

Both Farley and Marinov have a love for computers that started when they were younger. At the age of seven, Farley's parents bought an Apple IIe and he was amazed at how powerful and easy a computer was to use.

Marinov had a similar experience. "My father brought a computer home when I was nine years old," said Marinov. "Since that day I have been fascinated by computers and what they can do. I am constantly educating myself and learning new things."

What the Future Holds

Inspired by classroom learning, Neon Surge was born because the founders had similar goals and they wanted to work on something they could touch and feel. Their inspirations are different – but the goal is the same.

They hope to see their products and services grow and used internationally. Eventually, Marinov is thinking about opening a branch of Neon Surge in his native country of Bulgaria.

Farley gets his motivation from the CEO of Apple, Steve Jobs, and would like to see Neon Surge become as successful as Apple. "I think their products are exceptional," says Farley. "I have interned there twice and both times I was very impressed. The entire computer industry takes most ideas, trends and style from a concept Apple created. That is what I envision for my company – to be innovative, revolutionary, stylish, powerful and be down-to-earth with customers like Apple and Steve Jobs."

Marinov gains stimulation from the actual learning process. He recently graduated from Mt. Sierra College and thinks he will go on to pursue another degree to continue his learning process. "When I look back and think about how I came to America with almost nothing and now I have my own company and a college degree," exclaimed Marinov, "I am grateful for the education gained at Mt. Sierra and I hope that I will continue to learn and grow my business."

Arnold's Opponents Are Right! Unless ...

continued from page 19

tedious state regulations. Every city and county in California can tell this story.

Now, if state regulations are too burdensome even for other state agencies that support the public projects, think about the damage done to private companies.

It often takes 10 to 20 years to break ground on new homes in California. And by the time the first shovel of dirt is turned, government regulations add up to $100,000 to the cost of a new home.

So we don't need to have any more ponderous discussions about why housing in California is so scarce and expensive. Nor do we need to spend a lot of time documenting the incredible explosion of jobs and opportunity that would occur if the new governor treats our housing crisis the way our old governor treated the Long Beach freeway.

Do the math: one million homes at $400,000 each would create $500 billion dollars worth of new activity. Then put a multiplier on that to measure what would happen as the money spreads around. It adds up to a trillion dollars in a hurry.

Then start taking the same attitude to workers' compensation, new regulations, new taxes and fees for other California industries — from fishing to furniture, and people will get the message that California is ready for business and innovation and enterprise and new jobs, once again.

Then, all of a sudden that $20 billion tax shortfall starts looking like chump change. And that would be the best change of all.

Could Your Business Use an Edge? *Sharpen Your Instincts*

continued from page 11

course of action. Remember that kinesthetic or physical sensations are one of the ways that intuition communicates.

3. **How do I feel about my choices?** Do you feel excited or passionate about one more than the others? This is one of the ways that intuition will point to the direction you should follow. Conversely, if a choice makes you feel depressed or discouraged, or you feel a great deal of resistance, you're ignoring a strong intuitive message if you continue on this path.

4. **What do I think about this decision?** Many people have great success receiving intuitive information through writing. This technique is similar to brainstorming. Write a series of questions about your choices. Suppose you have to make a decision to fill a position in your company. You might write, "If I hire Mary will the company's sales increase?" "If I hire her will this be a positive choice?" "Will she communicate effectively with her direct reports?" "Is she a team player?" "What are her strengths?" "What are her weaknesses?" When you've completed your questions, write the answers quickly just as they come to you. Repeat the questions and answers with each potential employee and then assess your answers.

Taking Action

Like any skill, the more you practice, the better you'll get. Make the time to routinely check in with your intuition and you will be rewarded with faster, stronger and more accurate insight. The benefit? You'll gain a competitive advantage that will help you — and your business — prosper.

Lynn Robinson is one of the nation's leading experts on intuition. As a business intuitive, she provides vital insights on goals, strategies and critical decisions. She is a best-selling author of three books, including the recently published "Compass of the Soul and Divine Intuition." She has been seen on Fox Cable News and in publications like The New York Times, USA Today, Boston Globe and Boston Business Journal. She can be reached at 1-800-925-4002 or www.LynnRobinson.com.

The Mikhail Darafeev Tradition — Made in America — Made With Pride

by Georgine Loveland

Building a successful and respected specialty furniture business is one thing – sustaining that business and expanding it – while avoiding ever present and sometimes totally unexpected pitfalls – presents quite a dilemma for many American manufacturers these days.

A case in point is Mikhail Darafeev, Inc. of Chino, designer and manufacturer of custom, made-to-order game room furniture that has earned a sterling reputation for quality. The company's products are entirely American-made in immaculate factories and each piece is expertly constructed of the finest quality hardwoods and materials.

Darafeev manufactures barstools, bars, back bars, game tables, bridge tables, gas lift game chairs, club chairs, pub tables, spectator chairs and benches in standard elegant hardwood finishes and also designer finishes. The pieces are then complemented by numerous quality fabric choices or top grain leather. Another choice is to order furniture with a custom finish and upholstery to grace a specific decorating style.

While many manufacturers require dealers to purchase and warehouse truckloads of product until it sells, only Mikhail Darafeev, Inc. can custom manufacture any size order and ship in two to three weeks...or less!

The company was founded by Mikhail Darafeev, an immigrant from Russia who spoke no English and came to America in 1959 with nothing more than the desire to build a better life. He opened a small wood shop and began making quality chair frames for local furniture companies. Darafeev soon became known as the "gentleman of the old school" of furniture makers due to the quality of his work. He expanded his line to include sofa and other types of frames and built one of the most respected commercial furniture manufacturing companies on the West Coast. The company's frames are still manufactured in Baldwin Park and finished in the Chino plant where Darafeev, Inc. moved when it needed to expand its operations.

The "Aristocrat," a classic 3-way, 54" game table is crafted in a French Provincial style.

In 1982, Paul and George Darafeev became the keepers of their dad's special vision and his commit-

continued on page 37

Compete in a Global Economy

Since the beginning of the electronic revolution, a dramatic shift has been taking place in the marketplace. Despite campaigns to "buy American," most consumer products on the market contain parts, components or labor that came from outside the U.S. In addition, an increasing number of international workers have skills comparable to those of American workers, yet command considerably lower salaries.

The result? A job market that is no longer limited by national boundaries. Multinational companies with operations throughout the globe are the rule – rather than the exception.

International Competition

Many blue- and white-collar workers are now competing with an international talent pool, and this is reflected in the dramatic transfer of low-skill jobs from the U.S. to other parts of the world.

According to the Wall Street Journal on July 21, 2003, the United States has lost nearly 1.3 million manufacturing jobs to Mexico and East Asia in the past 10 years. Nearly 500,000 white-collar jobs have already moved from the U.S. to China, the Philippines, Malaysia and India, reported ABC World News that same month.

However, on the other side of the ledger, the demand for individuals with very specialized skills and high levels of training and experience (for example, sound and vibration engineers) far exceeds the supply, even in a world economy. Additionally, highly specialized workers tend to gravitate to those areas of the world where the capacity to pay for their services is the greatest.

Job Seeker Strategies

What can you do to fight the global competition? One strategy is to compile a list of job accomplishments, goals met, expectations ex-

continued on page 37

Local 40-Year Radio Veteran to Host Daily Talk Show

Daren Lane, general manager of Loma Linda's KCAA 1050 AM Radio has announced that beginning Dec. 1, 2003, the station will begin airing "Statler At-Large," hosted by veteran Southern California broadcaster S. Earl Statler. Statler's new program will air Monday through Friday at 4 p.m. and will offer local news and interviews, while soliciting call-ins from citizens of the Inland Empire. Statler notes, "I'm not some guy talking to you from LA about what's happening in our area. I've called the Inland Empire home for over four decades. I know all the movers and shakers in the valley, so don't be surprised if I put my hand in the proverbial hornets' nest and shake it around a bit when it comes to local politics.

Statler is known for his witty magazine columns and for light-hearted morning television segments. During his new program, Earl will complain, "KCAA is too cheap to buy a helicopter. So, Skip T. Maloo, the program's news segment anchor will have to talk to the station's traffic reporter as he issues updates over his CB radio mounted under the dash of KCAA's 1966 Ford Falcon —which is so damn slow that it creates half the traffic jams we report around here".

KCAA will continue airing Statler's weekend entertainment program, "Statler's Best Bets," which debuted in late October. Statler is also hosting KCAA 1050's Royal Caribbean Cruise, "Mexican Riviera Cruise Holiday," departing from Los Angeles on March 21, 2004. While on the cruise, he plans to broadcast his "Statler's Best Bets" program from Cabo San Lucas, Mazatlan and Puerto Vallarta, Mexico.

EDUCATION

CSUSB Music Department Receives National Accreditation

Meeting the high standards of the premier accrediting body for music programs in the United States, Cal State San Bernardino has received a full five-year accreditation for its music department from the National Association of Schools of Music (NASM).

"Probably the most important aspect of getting the accreditation is that our academic and performance program meets, or exceeds, the same national standards as do the finest music schools in our country," said Robert Dunham, chair of the CSUSB music department. "This means that our students are receiving a music education that's on par with the most prestigious music schools, and that a degree from the department has significantly increased in value."

Also important is that national accreditation has now opened the door for Cal State San Bernardino to offer a master's in music education. The music department is aiming to offer that degree in the fall of 2005.

"With changes in new state education regulations, music education majors could conceivably complete not only an undergraduate degree with a credential, but also a master's degree," Dunham said. "That's still only a possibility, but a possibility nonetheless."

While the University of Redlands also has NASM accreditation, and Redlands and the University of California, Riverside offer master's degrees in music, the advantage for students attending CSUSB is that the program would be much more affordable, Dunham noted. For more information, call the CSUSB music department at (909) 880-5859.

CSUSB Anthropology Museum Examines Community "Before Cal State"

Cal State San Bernardino's newest museum currently is showing its inaugural exhibit that takes a look at what the area was like before the university came into being.

The Anthropology Museum, housed on the third floor of the College of Social and Behavioral Sciences building and across from the Robert V. Fullerton Art Museum, celebrated its official opening in the spring and is currently showing "Before Cal State." The collection examines the history of the communities that surround the campus, which opened to students in 1965.

Designed by anthropology Professor Russell Barber, with help from students and alumni, the exhibit explores the past human occupation and the use of the land that currently houses Cal State San Bernardino. The exhibit features artifacts from the one-room Fairview School house and examines the history of the Native Americans who lived in the area. The display also has information about local water control and agriculture land development.

The Anthropology Museum is dedicated to presenting exhibits relating to the human experience. Exploring and celebrating the central theme of ethnicity, its exhibits will reflect perspectives from anthropology and other social sciences. The anthropology department offers a certificate in museum studies, and the museum serves as an important part of the program, allowing students to assist in the design and display of the exhibits.

Free and open to the public, the museum is located on the third floor of the College of Social and Behavioral Sciences building. Hours are 8 a.m.-4:30 p.m. Monday through Friday. For more information call (909) 880-5007.

OTTC Proposal Solicitation Closes With 31 Entries From California Companies

Solicitations for Request for Proposals at the Office of Technology Transfer and Commercialization (OTTC) at California State University, San Bernardino, ended with more than 50 entries for funding for government projects and 31 of those from California-based companies. Funding decisions for this proposal solicitation will be in January 2004.

Proposals for government funding through the OTTC were received from such Inland Empire companies as – Nova in Riverside; SiWave, Inc. in Arcadia; Center for Environmental Microbiology in Riverside; ISCA Technologies, Inc of Riverside; GEM Power,LLC of Redlands; Ionian Technologies, Inc of Upland; Mobil Solutions, Inc. of Yucaipa, and University of California, Riverside. Nova of Riverside was one of the first recipients of government funding from the OTTC when the office first opened in 2002.

Proposals were also received from Tetatech of Pasadena; Photonic Biomedical Group of San Diego; Allotrope Environmental, LLC of Oxnard; Lockheed Martin Mission Systems of Santa Maria; JR Thomas International, Inc. of Ventura; Harbor Offshore, Incorporated of Ventura; Los Alamos National Laboratory in Los Alamos, and San Diego State University and Satellite Security Systems, Inc. of San Diego.

Proposals were also received from companies outside California, such as ARUSI Environmental Services in Phoenix, Ariz.; Oak Ridge National Laboratory in Oak Ridge, Tenn.; IA, Inc. of Ann Arbor, Mich.; U. S. Army Edgewood Chemical Biological Center in Edgewood, Md.; Biaera Technologies in Keedysville, Md., and Scavenger Solutions, LLC of Golden, Colo.

The request for proposals ended Nov. 10 and companies submitted their entries online. The areas for funding are located on the OTTC Web site: http://ottc.csusb.edu and include perchlorate detection, data collection and remediation as well as other government areas of importance such as homeland security. Project Director Stu Gordon is pleased with the solicitation and looks forward to the outcome.

The OTTC was recently funded by the government through the efforts of Congressman Jerry Lewis to help foster employment and commercialization of new technologies in the Inland Empire. For more information, contact Stu Gordon at 909-880-7507.

Love Thy Enemy?

continued from page 18

agendas, as well as competitors finding common ground and working together on mutually beneficial initiatives. For example, Miller beer and Mothers Against Drunk Drivers have worked closely on the "Friends don't let friends drive drunk" awareness campaign.

Large oil companies provide the Nature Conservancy with land and pay them millions of dollars a year in royalties to protect the land from strip malls and heavy development. The royalties are used by the Nature Conservancy to buy more land that will be used for more oil drilling – causing other environmental groups to hate them. The Nature Conservancy has decided that instead of picketing large oil companies, they could be more effective by haggling with them. As a result, the Nature Conservancy is many times larger than the Sierra Club and has become one of the largest non-government landowners. They have also been more effective at saving the environment since they are not just buying small, unconnected, postage-stamp-size plots of land like other organizations, but acquiring entire ecosystems.

Conservatives, environmentalists and fundamental religious groups launched an attack on America's love affair with sport utility vehicles with some degree of success. The fact that these groups – who are typically on opposite ends of the spectrum on most issues – agreed to pool their resources and pay for television commercials, was a news story in itself, generating a sizable amount of press. Namely the "What Would Jesus Drive" advertisement and the, "If you drive a sport utility vehicle, you helped hijack an airplane and blow up a nightclub, since gas comes from the Middle East and the Middle East funds terrorism" commercial.

In the Northeast, large competing industries essentially forced six hospitals to agree to cooperate together and share resources rather than compete. What resulted was a truly impressive healthcare system, which improved the quality and efficiency of care provided.

However, it doesn't always work out. Ford thought that they could manufacture gas guzzling sport utility vehicles and still be environmentally committed by contributing millions to the Earth Watch Institute, Audubon Society and Green Peace. However, the Audubon Society was engaged in very public fights to save the spotted owl at the expense of timber jobs, troubling many in the Northwest who vowed never again to buy a Ford. Sales declined for Ford in the Northwest, which have been partially attributed to a Dodge dealership taking out large ads in local newspapers … gleefully pointing out Ford's Audubon grant. Many loyal Ford customers feel that Ford can give money to whomever they want, but not to expect those from the Northwest to buy their vehicles.

S. Eric Anderson is an associate professor in the Department of Health Administration, School of Public Health, Loma Linda University.

Business Brokerage Firms Serving the I.E.

Listed Alphabetically

Company Name Address City, State, Zip	$ Sales Volume: Fiscal Year 2000-01 Fiscal Year 2001-02	# Offices I.E. # Offices Total	# Agents I.E. Year Founded	Specialties	Headquarters	Top Local Executive Title Phone/Fax E-Mail Address
Century 21 Bright Horizons 2612 E. Garvey Ave. West Covina, CA 91791	24,000,000 215,000,000	1 2	20 1997	Motels, Gas Stations, Car Washes, Preschools, Residential	West Covina	**T. Bashara** President (800) 421-2154
Century 21 Wright 27525 Jefferson Ave. Temecula, CA 92590	200,000 230,000	1 1	75 1990	Residential Real Estate, Commercial Lease, Small Business Sales/Property	Temecula	**John Litaway** Bus. Opportunity Specialist (800) 899-7447/(909) 694-5401 calwright@pe.net
Desert Sunbelt Business Brokers 43725 Monterey Ave., Ste. E Palm Desert, CA 92260	WND	1 1	3 2000	Business Brokerage for All Types and Sizes of Businesses & Professional Practices	Palm Desert	**Brian Gunshor** President/CEO (760)346-7750/346-7455 bgunshor@sunbeltnetwork.com
Los Arcos Realty 72-711 Ramon Rd., Ste. 4 Thousand Palms, CA 92276	WND	1 1	3 1985	Commercial Property, Apartments Nationwide	Thousand Palms	**Thomas Ward** Owner (760) 343-1402/343-1589
Professional Practice Sales 364 E. First St. Tustin, CA 92780	WND	0 3	5 1966	Practice Appraisals, Practice Sales, Professional Business Sales	Tustin	**Thomas M. Fitterer** President (714) 832-0230/832-7858
Professional Realty Assoc. 72-757 Fred Waring Dr., Ste. 5 Palm Desert, CA 92260	10,000,000 10,000,000	2 2	6 1980	Business Opportunities, Gas Stations, Car Washes	Palm Desert	**Howard Spielberger** Manager (760) 341-3411/341-6067 info@dr-commerce.com
Prudential Properties of Big Bear 42149 Big Bear Blvd. P.O. Box 1968 Big Bear Lake, CA 92315	98,000 107,000	1 1	21 1996	Real Estate Sales, Real Estate Listings	Big Bear Lake	**Michael P. Dolan** Agent/Owner (909) 866-4949/866-0349 bigbearproperties.com
Quinn Business Sales 6825 Magnolia Ave., Ste. C Riverside, CA 92506	WND	1 1	4 1957	Business Opportunities	Riverside	**John J. Quinn** Broker (909) 787-8812/682-1783 quinnjj@urs2.net
Small Business Sales 22365 Barton Rd., #208 Grand Terrace, CA 92313	WND	1 1	2 1989	Small Business Sales, Business Evaluations, Commercial Properties	Grand Terrace	**Marty Roelle** Broker (909) 824-1424/824-2746 smbussales@aol.com

Note: **All California Business For Sale** provides business for sale information on their Web sites at www.allcalifbiz.com and www.bizben.com, or phone (925) 831-9225.

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright IEBJ. This list appeared in the December 2002 issue of the Inland Empire Business Journal.

IN THE INTEREST OF WOMEN

Kathy Sanders, Magical Marketing Maven

Kathy Sanders, owner of MPS Marketing

by Georgine Loveland

Wise and witty, Kathy Sanders, owner of MPS Marketing & Publishing Group in Rancho Cucamonga, represents a variety of businesses and special interest groups. Her company follows the "Four Ps" basic marketing formula – price, product, place and promotion.

"Marketing is not sales," Sanders comments. "Marketing creates sales." For example: "Mom and Dad have had a refrigerator magnet advertising pizza on their fridge forever. It is in the whole family's direct line of vision several times a day…for days and days. No one notices it until someone gets hungry for pizza. Where to order? Easy, the place on the refrigerator. It's subliminal—bit-by-bit the image has worked its way into their consciousness. No one had to look for the *Yellow Pages*, the information was there all along–on the appliance's door and in the family's hidden awareness."

The pizza magnet used the advantage of product, place and promotion. The place was probably within a five-mile radius of the home. All that was left was the price, which may or may not have been included on the magnet as a special, etc. "The radius is very important," Sanders explains, "it is the market's 'path to your door.' All of us are short of time and look for our essential services such as the cleaners, the video store, a favorite pizza place, the donut shop, etc. in a convenient location, close to home or office."

Sanders' professional career began in 1975 in the fashion retail industry. "This industry," Sanders recalls, "is full of flare and fluff and taught me how to recognize trends and consumer likes and dislikes. I worked as a buyer in the women's apparel and accessories division at Levy's in Tucson, Ariz."

Her duties ranged from purchasing, advertising, merchandising and supervising. In the early '80s and '90s, her career shifted into the telecommunications field; however, remaining in the marketing and sales division while specializing in consulting telecommunications systems from small to large companies.

This experience taught Sanders the flow of intra-lada and enter-lada communications. These are internal

continued on page 28

Inland Empire Center for Entrepreneurship Launches New Program to Help Women Entrepreneurs

In spite of America's 9.1 million women-owned businesses that employ 27.5 million people and contribute $3.6 trillion to the economy, women entrepreneurs continue to face unique obstacles in the world of business.

In an effort to help locally and regionally, the Inland Empire Center for Entrepreneurship (IECE) at Cal State San Bernardino, has been selected by the U.S. Small Business Administration (SBA) to establish a Women's Business Center program in the Riverside/San Bernardino counties area.

The center celebrated its formal grand opening recently at the IECE Business Resource Center in San Bernardino, and was one of 11 organizations from around the United States (from a pool of 46 applicants), selected to receive funding of $750,000 from SBA, over a five-year period, to level the playing field for women entrepreneurs. The center is a collaborative effort between IECE, Arrowhead Credit Union and the SBA.

"The Women's Business Center is an exciting program which we believe will have a strong impact on women entrepreneurs throughout the Inland Empire," said IECE director, Mike Stull. "California ranks first overall in the U.S. in the terms of the number of women-owned firms, and the number of women-owned businesses is growing rapidly in the Inland Empire. The Women's Business Center will be a key resource to help them reach their full potential."

In the Inland Empire, women entrepreneurs' key business concerns are a blend of day-to-day business management issues – maintaining profits, finding good employees, managing cash flow, and external factors – the economy, government business laws, access to technology, and access to capital. In addition, women business owners voice similar needs for their businesses' development – access to capital, access to education/training, access to networks and markets, and to be taken seriously.

Sandy Sutton, district director for SBA's Santa Ana District, which includes Riverside, San Bernardino and Orange counties, said the Women's Business Center will fill a void in the region. "It has been a long time coming. The SBA looks forward to working with the center in assisting in the development and growth of women-owned businesses," Sutton said. "Women have been starting businesses at twice the rate of men. This center provides us with an opportunity to help those businesses stay successful."

The Inland Empire Women's Business Center (IEWBC) will promote the growth of women-owned businesses through mentoring, business training and long term advisory services, and assist women business owners with general business and management issues, business startup, gaining access to capital and federal contract opportunities.

In addition, the program will provide targeted services to Latina business owners (currently the fastest-growing group of women-owned businesses in the country) by providing services in English and Spanish. The Inland Empire's Women Business Center will also place special emphasis on assisting women-owned firms in the construction, trades, general contracting, transportation, and high technology fields. At every stage of developing and expanding a successful business, the Inland Empire's Women's Business Center will be available to counsel, teach, encourage and inspire.

Michelle Skiljan has been selected to direct the IEWBC program. Skiljan recently served as assistant director of the Center for Entrepreneurial Management at the A. Gary Anderson Graduate School of Management at the University of California, Riverside. In addition, she has four years consulting experience and more than 10 years of small business management experience.

Joining Skiljan at the IEWBC is assistant director, Paula Bahamon. Bahamon ran her own international business before joining the Inland Empire Small Business Development Center as a bilingual business consultant.

"We're very excited to have been awarded this program by the SBA," Skiljan said. "We are eager to begin providing the programs and services that will help women business owners address the challenges of today's competitive business environment."

The center will be open Monday through Friday, from 9 a.m. to 6 p.m. and will offer evening and weekend appointments. For more information, contact Michael Stull, director of the IECE at 909-880-5708; Michelle Skiljan, director of the IEWBC at 909-890-1251, or the university's public affairs office at 909-880-5007.

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL / Duff & Phelps, LLC STOCK SHEET

THE GAINERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	% Change Close
Watson Pharmaceuticals Inc	45.650	39.270	6.380	16.2%
Modtech Holdings Inc	8.010	7.830	0.180	2.3%
Business Bancorp	29.970	29.610	0.360	1.2%
CVB Financial Corp	20.060	19.950	0.110	0.6%
Provident Financial Hldgs	31.850	31.760	0.090	0.3%

THE LOSERS
Top five, by percentage

Company	Current Close	Beg. of Month	Point Change	%Change Close
Fleetwood Enterprises Inc	9.130	10.080	-0.950	-9.4%
Keystone Automotive Industries Inc	23.650	24.600	-0.950	-3.9%
Foothill Independent Bancorp	21.860	22.340	-0.480	-2.1%
Channell Commercial Corp	4.900	5.000	-0.100	-2.0%
HOT Topic Inc	28.180	28.710	-0.530	-1.8%

Name	Ticker	11/21/03 Close Price	10/31/03 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co	AWR	24.400	24.500	-0.4	28.95	21.57	21.2	NYSE
Business Bancorp	BZBC	29.970	29.610	1.2	30.27	14.14	19.7	NASDAQ
Channell Commercial Corp	CHNL	4.900	5.000	-2.0	6.42	3.00	30.6	NASDAQ
CVB Financial Corp	CVBF	20.060	19.950	0.6	22.95	17.76	17.4	NASDAQ
Fleetwood Enterprises Inc	FLE	9.130	10.080	-9.4	11.61	3.06	NM	NYSE
Foothill Independent Bancorp (H)	FOOT	21.860	22.340	-2.1	23.01	15.51	17.4	NASDAQ
HOT Topic Inc	HOTT	28.180	28.710	-1.8	29.87	13.60	32.6	NASDAQ
Keystone Automotive Industries Inc	KEYS	23.650	24.600	-3.9	25.32	14.80	22.7	NASDAQ
Modtech Holdings Inc	MODT	8.010	7.830	2.3	10.15	6.55	21.7	NASDAQ
National RV Holdings Inc (H)	NVH	10.760	10.800	-0.4	12.10	3.75	NM	NYSE
Provident Financial Hldgs (H)	PROV	31.850	31.760	0.3	32.50	25.80	9.5	NASDAQ
Watson Pharmaceuticals Inc (H)	WPI	45.650	39.270	16.2	46.20	26.90	25.1	NYSE

Notes: (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, (S)-Stock split during the month, NM - Not Meaningful

Duff & Phelps, LLC

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Five Most Active Stocks

Stock	Month Volume
Watson Pharmaceuticals Inc	21,122,717
HOT Topic Inc.	14,197,052
Fleetwood Enterprises Inc.	3,518,138
National RV Holdings Inc	835,270
Keystone Automotive Industries Inc	758,453
D&P/IEBJ Total Volume Month	42,863,626

Monthly Summary 11/21/03

Advances	5
Declines	7
Unchanged	0
New Highs	4
New Lows	0

Flamemaster Corporation Announces Distribution of Shares

Flamemaster Corporation (Nasdaq:FAME) has reported that its board of directors has authorized the spin-off of StarBiz Corporation, the company's investment and management service affiliate, to Flamemaster shareholders. The spin-off of StarBiz shares will take the form of a stock dividend to Flamemaster shareholders, who will receive one StarBiz share for every 120 (one hundred and twenty) Flamemaster shares owned.

The shares of StarBiz to be distributed will bear a Restrictive Legend. The StarBiz shares are to be priced at $150 USD (one hundred fifty dollars) per share. No fractional shares will be issued. Fractions will be paid in cash at the rate of $1.25 (one dollar and twenty five cents) for each Flamemaster share held on the record date. Example. If you owned 300 shares of Flamemaster, you will receive 2 (two) shares of StarBiz Corporation Common Stock Restricted, and a check for the fraction remaining of 60 (sixty) shares of Flamemaster at $1.25 (one dollar and twenty five cents each) or a total of $75 USD (seventy five dollars).

The StarBiz Corporation stock will not be registered under the Securities Exchange Act of 1934, and StarBiz will not file periodic reports with the Securities Exchange Commission, including among other things, annual reports on Form 10-K and quarterly reports on Form 10-Q, and will not be subject to the SEC's proxy rules.

The distribution date was set for Dec. 30, 2003 to shareholders of record Dec. 5, 2003.

The company makes no opinion regarding the tax consequences of this distribution, and suggests that independent tax advice be obtained concerning this dividend.

Flamemaster Corporation is a specialty chemicals manufacturer servicing the aerospace and defense industries with high performance aircraft sealants and coatings. Flamemaster Corporation: Joseph Mazin, president & CEO; telephone: (818) 982-1650; fax: (818) 765-5603; Web site: http:/www.Flamemaster.com, and e-mail: info@flamemaster.com.

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Avoid Holiday Spending Blunders

by Brad Scott

The holiday season is filled with giving and celebrating but can also bring unnecessary financial stress that can linger long after the photo album is filled and the decorations are put away. Here are a few simple tips to help you avoid some of the most common holiday spending blunders and put your financial house in order before for the New Year:

1. **Set a holiday budget and make a gift list**
Setting a budget will only work if you do it before you begin your significant holiday spending. Once you know how much your budget can bear, make a list of gift recipients and entertaining expenses before you start spending.

2. **Start early and bargain shop**
More time to shop means more time to find good deals on merchandise. If you are afraid that you can't resist temptation in the stores, shop online or purchase gift certificates.

3. **Be smart with credit cards**
If you're using a charge or credit card for some of your purchases, make smart choices: stick to your budget, use a card with a rewards program and one that offers retail protections. An easy way to avoid unmanageable credit card payments is by not charging more than you can afford to pay off, based on your budget. Generally, the best use of debt is to finance things that will gain in value, such as a home, an education or big-ticket necessities that will still be around when the debt is paid off.

4. **Avoid ending the year in bad financial shape**
Make sure your wallet is in shape this year, because price hikes are expected next year in many areas of your life, including home insurance, car insurance, health insurance, heating costs, interest rates, college costs, and state and local taxes. Furthermore, start saving for next year's holiday budget right now by depositing a small amount each month in a separate interest-earning savings account.

5. **Do tax planning before the end of the year**
There is still time to shave some dollars off your 2003 tax bill. For example, by deferring income at the end of the year, you may be able to postpone paying taxes until next year. Accelerating interest and tax payments before Dec. 31 also can result in additional deductions for the interest paid this calendar year.

Finally, be sure to consult a qualified financial advisor to help you with your holiday spending and saving strategies, credit card management and tax planning as part of your comprehensive long term financial planning strategy.

Brad Scott is a senior financial advisor in Arcadia specializing in investment strategies, business owner issues and retirement planning. Scott is a Chartered Financial Consultant and platinum financial services advisor of American Express Financial Advisors Inc., member NASD/SIPC. For more information, please call 626-447-4060.

Temecula Valley Bank Earns Distinction as Nation's Largest Independent Bank SBA Lender for Second Consecutive Year

Temecula Valley Bank (OCTBB: TMCV) has announced it has been named the nation's 8th largest SBA lender. According to the Coleman Report dated Oct. 15, the bank has joined the top 10 list for SBA lenders for the first time and this ranking has earned the bank the distinction and title as the nation's largest independent bank 7 (a) lender for the second consecutive year.

Total 7 (a) loan production for the fiscal year ended Sept. 30, 2003 was $216,300,033. "We are very pleased with the efforts of our SBA team and with the tremendous honor we have earned by being named the nation's largest independent bank SBA lender for the second consecutive year," said Stephan H. Wacknitz, president and CEO. "By continuing the expansion of our SBA lending department with new offices in Gurnee, Ill., Avon, Ohio and Bradenton, Fla., the bank will have the opportunity to deliver our brand of superior customer service to small business customers throughout California, as well as throughout the country," said Wacknitz.

Temecula Valley Bank was established in 1996 and operates full service offices in Temecula, Murrieta, Fallbrook, Escondido and El Cajon. Temecula Valley Bancorp was established in June 2002 and operates as a one-bank holding company for Temecula Valley Bank. As a Preferred Lender (PLP) since 1998, the locally-owned and operated bank also has SBA loan production offices in Sherman Oaks, Calif.; Fresno, Calif.; Chico, Calif.; Anaheim Hills, Calif.; Bellevue, Wash.; Jacksonville, Fla.; Bradenton, Fla. and Atlanta. The Bancorp's common stock is traded over the counter with the stock symbol TMCV.OB and the banks' Internet Web site can be reached at www.temvalbank.com.

Jumpstart Your Sales by Mastering Rejection

continued from page 16

right around the corner.

As your confidence grows, "rejection" will become just a word in the dictionary… not a roadblock to your success.

Nick Nicholas, CSP, First Sergeant U.S. Army (Ret) is a professional speaker, trainer and author. His message is "How to be Courageous in the Face of Fear." He speaks to and consults with corporations, associations, and organizations in a broad spectrum of industries. He can be reached at (407) 977-7745 or at www.becourageous.com.

Guidelines for Selecting Outside Consultant to Measure Communications Programs

continued from page 18

curves and ordinal data, and they may be tempted to use those terms in their report without fully explaining what, why and how. There's nothing worse than dry data to destroy your ability to get people on board to make change. If the researcher tells you the references are confidential, tell them to simply excise anything sensitive from what they give you - but make sure you see samples.

Louis C. Williams Jr., is chairman and chief executive officer of L.C. Williams and Associates, a public relations and research consulting firm headquartered in Chicago. He recently authored "Communication Research, Measurement and Evaluation," published by the International Association of Business Communicators (IABC). He may be reached at 1-800-837-7123 or by e-mail at lwilliams@lcwa.com. More information on L.C. Williams & Associates is available at www.lcwa.com.

Southern California Business Services Tax Tips 2003

by RJ Goodman

Tax refunds are expected to jump 27 percent overall this year – an average of $2,500 per family! Are you sure you're getting everything you're entitled to?

At Southern California Business Services, it is our goal to help you keep as much of your hard-earned money as legally possible. We offer outstanding tax, bookkeeping, and payroll services, and we make earning and keeping more of your money friendly and stress-free!

Keep your money from getting taxed in the first place

401(k), 403(b) and 457(g) remain excellent ways to defer taxes on your wages. Even if you didn't participate in an employer plan, you can still benefit by making contributions to an IRA (or use them to supplement your 401(k)). Lower income taxpayers may qualify for as much as $1,000 in saver's credit for retirement plan contributions.

Get paid for going to school

The lifetime learning credit will double in 2003 (up to $2,000).

Self-employed? Don't miss out on:

- Self-employment health insurance deductions: You may be able to deduct 100 percent of your health insurance premiums if you are not eligible for coverage under an employer plan.
- Home office expenses: A portion of your housing costs may be deductible if you have a qualified home office. A home office may also increase your deductible transportation expenses. And, as of 2002, most home offices will still qualify for the capital gains exclusion.
- Hiring your spouse and offering your employees deductible benefits. Hiring your children and transferring some of your income into their lower tax bracket. In either case, wages should be a reasonable payment for actual work performed.
- Expansion of Standard Mileage Rate qualifications: Businesses using no more than four vehicles can now use the standard mileage rate.
- Expanded section 179 deduction will allow you to write off 100 percent of the cost of assets placed in service in 2003 — up to $100,000.

Medical expenses

Your employer's flexible spending account can save you even more. Non-prescription medicines can now be reimbursed under a flexible-spending plan. Over-the-counter medicines will not be deductible as medical expenses, so make the most of your flexible-spending plan if you have it. Also, if you still have money in your 2003 flexible spending, "stock up" on medicine, dental care, eye care, etc. before December 31.

Larger standard deduction

The married filing joint standard deduction increases to $9,500. You may benefit from "bunching" itemized deductions into every other year and taking the increased standard deduction during the in-between years. Real estate taxes, state estimated taxes, charitable contributions, and even your January mortgage interest can all be deducted in 2003 if prepaid by December 31.

Mortgage interest

Did you take advantage of lower interest rates this year? If you have previously amortized points on a mortgage that you are paying off or refinancing, your remaining points will be fully deductible this year.

Credit cards

Paying off your credit cards and other personal debt (like car loans) with a home equity line may save you taxes and interest. If you are struggling to pay down your credit cards, try splitting your usual monthly payment into two payments.

Just one late payment may increase your auto insurance as well as your interest rates on all your credit cards. Consider setting up automatic payments for some of your bills. Automatic payments are often free, and they practically guarantee timely payment. Plus you save on checks, postage, and stress!

Charitable contributions

In addition to cash or check donations, you can also write off donated goods, like clothes and household items, at their fair market value. Keep an itemized list of all your donations to charity and the dated receipt. You can also deduct volunteer expenses like uniforms, supplies, parking, and mileage.

Casualty and theft loss

If you or someone you know had a loss due to the recent fires, taxes are probably the last thing on your mind. However, depending on the value of the items lost and your insurance coverage, you may have a deduction. Casualty losses can be extremely complex – please consult your tax advisor if you think they may apply to you.

Take advantage of the new capital gains rates

Dividends and capital gains received after May 5, 2003 are now taxed at 5 or 15 percent, depending on your tax bracket.

Use withholding instead of estimated taxes

Unlike estimated taxes, which are credited when they are received, withholding is credited evenly throughout the year – even if you don't increase your withholding until December. If you are anticipating a balance due, increasing your withholding now may reduce your underpayment penalties.

Who we are:

Marilyn Seely, EA, CFP. Marilyn has been working in accounting and taxes for "more years than I want to admit to." She specializes in partnership, corporate, and sole proprietor returns. Rick Logan, EA. A former IRS agent, Rick's knowledge and experience make tax time (almost) painless.

Our stellar staff: Tina Stewart and

continued on page 29

INVESTMENTS & FINANCE

Canyon National Bank Declares 5 Percent Dividend

In line with continued growth and profitability, the board of directors of Canyon National Bank today announced a five percent stock dividend, according to the bank's president, Stephen G. Hoffmann.

The dividend, declared by the bank's board of directors at its Nov. 18 meeting, will be payable to shareholders of record as of Dec. 5, 2003, and will be issued on or about Dec. 19, 2003.

Canyon National Bank achieved net income of $1.4 million resulting in $1.43 in diluted earnings per share for the first nine months of this year. This represents an increase of 40 percent over the same period in 2002.

As a full-service commercial bank, Canyon National Bank is a member of the FDIC. The Palm Springs branch is located at 1711 East Palm Canyon Drive inside the Smoke Tree Village Shopping Center. The Palm Desert branch is located at 74-998 Country Club Drive. Shares of the bank's common stock are traded on the Over the Counter Bulletin Board – symbol CYNA.

Further information can be obtained at the bank's Web site: www.CanyonNational.com or by calling Stephen G. Hoffmann, president and CEO, 760-325-4442, or via e-mail: info@CanyonNational.com.

Kathy Sanders, Magical Marketing Maven

continued from page 24

communications within a business between its staff and departments, and the external communication to the outside world. Sanders' responsibility was to recommend the proper systems to the business marketplace.

This combination of the retail and communications industries taught her the possibilities and depth of this combination, which developed her love of marketing in all its many forms. Sanders focuses on her client's financial growth. "We are here to increase the 'ching-ching' at the end of the month. We try to put the fishing pole on the right side of the boat for them." MPS concentrates on service and markets a concept or a product with finesse and integrity. "Marketing is an opportunity to network," Sanders knows. MPS sometimes represents authors, a specialized market. Sometimes an author or another prospective client has unrealistic expectations, so Sanders developed assessment forms to be completed at the very beginning to be certain that she can do the best for them and they understand the process and methodology and accept a reasonable time frame.

"We begin by building a strategic partnership with our clients by establishing a strong organization to advance their sales rapidly and their community presence, thereby developing their critical competitive edge needed to capture the market share."

"You're never your own boss," Sanders realizes. "We begin by building a strategic partnership with our clients by establishing a strong organization to advance their sales rapidly and their community presence, thereby

continued on page 38

INVESTMENTS & FINANCE

Provident CEO Named to Federal Home Loan Bank of San Francisco Board

Craig G. Blunden, president and chief executive officer for Provident Savings Bank, F.S.B., and its holding company, Provident Financial Holdings, Inc. (Nasdaq:PROV), has been elected to the board of directors of the Federal Home Loan Bank of San Francisco for a three-year term.

The FHLB of San Francisco, with $106 billion in assets, is a privately-owned, federally chartered corporation, promoting housing and homeownership by providing low-cost loans and other high-quality financial products and services that help lenders meet housing needs within their communities. It also offers grants and below-market-rate loans to housing lenders through its community investment programs. It is cooperatively owned by 352 financial institution shareholders.

Blunden has more than 29 years of experience in the financial services industry. He serves as treasurer of the Greater Riverside Chamber of Commerce and is a director of the Riverside Economic Development Corporation.

Provident Financial Holdings, Inc. is the holding company of Provident Savings Bank, F.S.B. (the bank), a federally chartered savings bank. The bank is a financial services company committed to serving consumers and small- to mid-sized businesses in the Inland Empire region of Southern California. The bank conducts its business operations as Provident Bank, Provident Bank Mortgage and through its subsidiary, Provident Financial Corp. Business activities consist of community banking, mortgage banking, investment services and real estate operations. Additional information is available at www.myprovident.com.

Southern California Business Services Tax Tips 2003

continued from page 27

Cindy Becker are our payroll and bookkeeping gurus. They keep our clients on time, accurate, compliant, and most importantly, happy.

If you have any tax questions, or would like to determine your personal tax saving strategy, please don't hesitate to call 909-980-8884 or go to http://www.scbscorp.net/. Southern California Business Services is located at 8632 Archibald Ave., Suite 207 in Rancho Cucamonga.

HEALTH

UC Riverside Launches Major Health Sciences Initiative

Announces formation of seven-member Blue Ribbon Panel which includes a Nobel Laureate, noted academics and former UC regent chair

University of California, Riverside Chancellor France A. Córdova has announced the formation of a seven-member Blue Ribbon Panel charged with assisting UC Riverside in enhancing medical education and research through a major Health Sciences Initiative (HSI).

Charles E. Young, president, University of Florida, and chancellor emeritus of UCLA, chairs the panel which begins work in January. Young holds the distinction of being the longest-serving chancellor in the UC system. He was student body president of the first UC Riverside graduating class in 1955 and went on to earn master's and doctoral degrees in political science from UCLA.

Additional distinguished panel members include: Nobel Laureate J. Michael Bishop, chancellor, University of California, San Francisco; Thomas Cesario, dean, College of Medicine, University of California, Irvine; Haile Debas, former dean, University of California, San Francisco School of Medicine; S. Sue Johnson, former chair UC Board of Regents; Gerald S. Levey, provost and dean, UCLA School of Medicine; and William Peck, former dean, Washington University School of Medicine.

"We are honored to have such internationally recognized leaders in higher education serving on this panel," said Chancellor Córdova. "Their guidance in helping us explore options for meeting the increasing demand for health services in the Inland Southern California region will be of tremendous value.

"I am honored to be part of the prestigious Blue Ribbon Panel Chancellor Córdova has established," said S. Sue Johnson. "I am particularly delighted that leaders of the stature of President Chuck Young and Chancellor Mike Bishop are lending their expertise to this effort. Our Inland region will be dramatically strengthened by this initiative."

In addition, UC Riverside has established two other groups to assist the campus in developing its HSI process. One is the chancellor's Community Forum on Health Care Initiatives, which consists of a broad base of the

continued on page 39

HEALTH

Research Advances in Alzheimer's Disease

For the last several years, scientists have been chipping away at Alzheimer's disease, attacking the deadly brain disorder from every angle in their search for a cure. That search becomes more urgent every day with the dramatic increase in the older population in the U.S. and the rest of the industrialized world. Alzheimer's disease now affects 4,000,000 in the U.S. and threatens to afflict up to 14 million Americans by the year 2050.

While researchers haven't uncovered a dramatic cure or even a fool-proof way to prevent Alzheimer's, they have come a long way in understanding the disease. Today, many of the discoveries in the lab are finally making their way into human clinical trials, and other treatment possibilities will soon be within reach. The following update highlights some of the most important discoveries of recent years.

The early identification of at-risk individuals has come a long way. Scientists have recently developed better diagnostic tools to identify a condition called mild cognitive impairment (MCI), which in many people is a forerunner for Alzheimer's disease. Imaging techniques such as functional MRI (magnetic resonance imaging) and PET (positron emission tomography) scans, combined with memory and other cognitive tests, are making it far easier to identify individuals early on who have a heightened risk of developing Alzheimer's disease. It's important to tip doctors and patients off early because today's drugs work best to slow the process of brain deterioration when administered at the earliest stages of the disease. But that isn't the only reason to know when you're at risk. There is a growing body of evidence suggesting that potential patients can make lifestyle choices that will significantly lower their risk of developing Alzheimer's disease. Choices like engaging in regular physical and mental exercise and lowering one's cholesterol have all proven to make a real difference in postponing or eliminating the risk of Alzheimer's.

It has been known for years that a buildup of beta-amyloid protein plaques in brain tissues is a major feature of Alzheimer's disease. As a result, a great deal of attention is being focused on the beta-amyloid protein (simply referred to as amyloid beta), and how useless fragments of it are allowed to accumulate into the hallmark plaques. Whether the plaques are the cause of Alzheimer's or simply a byproduct of the disease is still not known for certain, but many researchers are pursuing the possibility that eliminating plaques will cure the disease.

The secret of preventing plaques may lie in the discovery of a simple enzyme. Last year, scientists at the John Hopkins University School of Medicine identified an enzyme, called BACE1, which interferes with the normal processing of the amyloid precursor protein (the parent of amyloid beta), snipping it into abnormal fragments that then aggregate into insoluble plaques. This finding has paved the way for scientists to begin searching for a drug that would block the actions of BACE1, thereby halting the process of plaque creation. If such a drug can be developed, it may be the long-sought-after prevention for Alzheimer's disease.

Researchers are also making headway in dealing with full-fledged Alzheimer's once it has developed. One of the most exciting research areas of recent years has been the effort to develop a vaccine that either prevents the formation of amyloid beta or eliminates it from the brain. An early study by Elan Pharmaceuticals that injected small fragments of beta-amyloid protein into mice that had been genetically engineered to develop a form of Alzheimer's disease initially showed great promise. The mice developed an immune response to the vaccine that actually cleared plaques from their brains, and the results were reinforced by corresponding improvements in their cognitive functions. But hopes were dashed in 2002 when a few of the participants in the first human trial developed a dangerous brain inflammation, and the trial was halted. Still, the prospect of someone coming up with an effective vaccine is far from dead.

Scientists at Washington University in St. Louis recently announced that they had managed to reduce the number of brain plaques in Alzheimer's-induced mice through what they call passive immunization. This means that, rather than causing the mice to create their own antibodies, they injected the animals with the antibody itself. What they found is that amyloid beta disappeared from the brain while simultaneously showing up in the bloodstream. They concluded that the protein was being cleared from brain tissues and deposited into the bloodstream, where it could be degraded and safely eliminated. Just as exciting, the treated mice, formerly showing clear signs of memory impairment, improved their scores on learning and memory tests.

While we normally think of vaccines as a way to prevent disease, the Alzheimer's vaccine, if proven safe and effective in humans, could be a Godsend to victims of full-blown Alzheimer's disease because of its ability to actually reverse the disease. But the new technique still has to be tested on humans and, if it succeeds in clinical trials, must pass the FDA approval process before it becomes available to the public.

Since the actual cure for Alzheimer's may still be several years down the road, what can scientists tell us today about how to protect ourselves from falling victim to it? One of the brightest areas in prevention research has come in the study of statins – the commonly prescribed cholesterol-lowering drugs. In the past few years, scientists started to notice a connection between elevated blood cholesterol and brain plaques in mice. The higher the blood cholesterol in the

continued on page 39

Are Employer-sponsored Wellness Programs Really Effective?

by S. Eric Anderson, Ph.D., MBA

S. Eric Anderson Ph.D., MVA

An increased number of employers are rolling out free voluntary education-and-treatment services for employees and dependents with chronic conditions, such as diabetes. The upshot is less emergency care and better work attendance, which means corporations can affect the bottom line while also improving the health of their employees.

According to a recent *New York Times* article, almost 7,000 Park Place Entertainment employees were able to shed more than 40,000 pounds of weight, thanks to their annual weight-loss contest. Park Place Entertainment had a lot to gain by losing weight since its average employee was obese causing healthcare costs to balloon.

The company spent $13,300 a year on drugs for each diabetic and one worker's lung condition ran $100,000 a year. After the contest, 12 diabetics were able to go off medication, as did the worker with lung trouble. Absenteeism is down, productivity is up and should the pounds creep back, the contest begins anew next spring.

In order for programs to be effective, the unhealthy must participate. Unfortunately, most wellness programs have the same problem as churches and those who would benefit most by attending are seldom in attendance. It is not uncommon for participants in employer-sponsored exercise programs to

continued on page 39

✚ HEALTH CARE & SERVICES ✚
SUPPLEMENT

San Antonio Community Hospital Pioneers a New Work-Life Benefit

Part of Initiative Program to Address Our Nation's Critical Healthcare Labor Shortage

A New Breed of Employee Benefit

In late November, employees at San Antonio Community Hospital experienced new heights in personal-work life balance when dock3, Inc. opened. "It's an innovative employee benefit, and we're very excited about it," said Dick Swan, chief operating officer at the hospital. "Our employees frequently work 12-hour shifts, juggling family priorities in the meantime. We want to take care of employees, so they can take care of their patients."

What does dock3 offer busy employees? "Our company hits the sweet spot by saving time and providing discounts so employees feel positive about their employer," says Howard Katkov, dock3 CEO.

An on-site, one-stop resource, dock3 offers everything from dry cleaning and film developing to oil changes and real-time DVD rentals, bringing a Web-based solution and fully-staffed service desk in-house. "While 'concierge services' offer over-the-top perks like dog walking, custom gifts and front-row tickets to shows, dock3 answers real-life demands, at attractive prices, with local and national vendor partners," said Katkov.

Testing its services since late 2001 with nearly two dozen Fortune 250 companies in technology and manufacturing, dock3 is also catching on with universities and hospitals. San Antonio Community Hospital is only the second hospital in the nation to pilot the services of dock3. Cincinnati Children's Hospital in Ohio was the first, having enrolled 2,500 of their 7,000 employees in the first month of service. "We hope to have the same success," says Swan.

A combination of a Web-based interface and staffed service desks makes access to dock3 convenient and secure. Employees can reserve services at any time – from home or work – and simply drop off their car keys, clothes or film at the dock3 service desk, which sits front and center in the primary employee parking lot at the hospital, frequently patrolled by the hospital's security department. An e-mail message alerts them when services are complete, and employees pick up their packages on their way out to their cars. Automated on-line monthly billing saves even more time by eliminating cash transactions.

Initial services planned at San Antonio Community Hospital include dry cleaning and bulk laundry; a DVD center with rentals and sales; package shipping and receiving; auto care; digital camera sales and digital photo printing; 24-hour photo developing; a discount purchasing program; limousine services; amusement park tickets; movie ticket sales; shoe repair and several other services.

"It's a win-win for the hospital and our employees," says Swan. dock3 is just one of a number of progressive and innovative employee retention programs at the hospital. In a world of double digit vacancy rates for RNs and other medical professionals, San Antonio Community Hospital has a story to tell, maintaining a vacancy rate significantly lower than the average for California through several unique initiatives, a positive organizational culture, and consistency in leadership, with only four CEOs since 1907.

San Antonio Community Hospital is a 283-bed acute care hospital located in Upland. The hospital is an independently-operated, not-for-profit corporation governed by a board of trustees. San Antonio Community Hospital is located at 999 San Bernardino Road, Upland, CA 91786.

Pacific Eye Institute Offers Free Cataract Surgery for Patients in Need

Robert N. Fabricant, M.D., F.A.C.S., an established ophthalmic surgeon in Upland and Victorville, is providing free cataract surgery for needy patients this holiday season. The surgery will be performed free of charge for people with no health insurance coverage or other financial resources, as part of Mission Cataract Day at Pacific Eye Institute.

On Saturday, Dec. 6, patients were given free evaluations. Those with cataracts will return for further testing, examination and surgery if indicated. This free service is available to people who have poor vision due to cataracts, that is uncorrectable with glasses and interferes with daily living. Candidates must have no Medicare, Medi-Cal or third party insurance coverage and no other means to pay for cataract surgery. Proof of income will be required. Please call for appointment.

"Mission Cataract is our way of giving to our community by providing the gift of vision to those in need," stated Dr. Fabricant. Dr. Fabricant and Pacific Eye Institute have been providing this service since 1995. Please call 909-982-8846 in Upland and 760-241-6366 in Victorville.

Pacific Eye Institute has been serving the Inland Valley since 1981, and the Victor Valley since 1988.

✚ HEALTH CARE & SERVICES ✚

Blue Shield of California Foundation Supports Programs for the Uninsured

$900,000 in Grants Provide Access to Primary Care, Vision and Dental Services

In a continuing effort to address the healthcare needs of California's uninsured population, the Blue Shield of California Foundation announced grants totaling nearly $900,000 to community organizations that provide or facilitate primary care, vision and dental services to those who lack healthcare coverage. Almost $450,000 was awarded to five community-based not-for-profit organizations in the San Francisco Bay area and $440,000 was provided to Los Angeles-based programs that operate statewide.

These grants underscore the Blue Shield of California Foundation's continued commitment to helping the uninsured gain access to quality healthcare. As recent census data reveals, California is home to 6.4 million people without health insurance, more than any other state. Support services for the uninsured are even more critical as the state faces a sizeable budget deficit and a reduction in social services.

"We are champions for the uninsured," said Jeffrey Rideout, M.D., president, Blue Shield of California Foundation. "We will continue to make investments in programs that bring healthcare services to communities where they are needed most." The programs selected to receive grants are on the frontlines serving the uninsured. Multi-year funding has been provided to three programs that are involved with increasing access to healthcare.

- The largest grant of $300,000 was awarded to the Children's Partnership to support the statewide implementation of the Express Lane Eligibility program. This two-year initiative links uninsured children who participate in the National School Lunch Program to subsidized healthcare coverage and other support services. Since this program is implemented through school districts, it brings families one step closer to public assistance programs.
- The Insure the Uninsured Project is a program of the Center for Government Studies, which seeks to increase health coverage to Californians through education and research. The program was awarded a two-year grant of $140,000 that will enable the project to convene workgroups and prepare and distribute data on practical solutions to cover the uninsured through state, county and local initiatives.

Blue Shield of California Foundation was formed by Blue Shield of California, a not-for-profit corporation with more than 2.7 million members, 4,200 employees and 20 offices throughout California. The Blue Shield of California Foundation provides charitable contributions and conducts research and supports programs with an emphasis on domestic violence prevention, medical technology assessment and reducing the number of insured. For more information, visit the Blue Shield of California Web site at www.mylifepath.com or the Found tion at www.blueshieldcafound tion.org.

Till Death Do We Part: Help for the Spouses of Alzheimer's Patients

Imagine the personality of a beloved mate, perhaps of many years, going through a radical transformation. First, he or she experiences mood swings, forgetfulness, and irritability. You wonder if he's depressed, or perhaps just "out of sorts." But the forgetfulness gets progressively worse, leading to moments when he "blanks out" in the middle of a conversation or gets lost driving in his own neighborhood. Then comes agitation, inexplicable outbursts of aggression, and unexplainable paranoia toward those who are close to him. After a medical checkup, the doctor says the saddest words you've ever heard, "Your husband (or wife) has Alzheimer's disease."

It's easy to understand why the caregiving spouses of Alzheimer's patients suffer from depression at three times the rate of others in their age group. Over time, their life partner turns into someone they don't even recognize, and a relationship that used to provide love, companionship, comfort and support becomes a source of endless stress. In the middle stage of Alzheimer's disease, the patient suffers from upsetting delusions and hallucinations, and develops dangerous behaviors like wandering out alone with no memory of where he lives. Eventually, the patient will need round-the-clock care and help with every basic function.

The years it takes for Alzheimer's to run its course (an average of 7-8) can take a terrible toll on the health of the caregiving spouse. In addition to the physical stress of helping the patient with all the activities of daily living, most patients show disturbing behaviors (such as crying, shouting or being combative) that can't be cured, confronted or reasoned with. There are drugs that offer limited help, but these behaviors are caused by the progressive, physiological loss of brain function, which the patient has no control over. This means that all of the burden of understanding, of emotional adjustment, problem solving and functionality fall entirely on the spouse. The job is so physically and emotionally draining that married caregivers, most of whom are elderly themselves, have a 63 percent higher risk of death than those not caring for a disabled spouse.

As if this tragic scenario weren't difficult enough, many of the wives and husbands struggling to care for their loved one at home can face financial challenges as well. The extra costs of Alzheimer's disease– medications, hygiene supplies and in-home nursing care – can eat into the budget of an elderly couple already living on a limited income. For countless caregivers facing this predicament, a modest financial boost can ease at least some of the pressure.

The Alzheimer's Family Relief Program (AFRP) was created in 1988 to alleviate some of the financial hardship on family caregivers of Alzheimer's patients These caregivers consistently report that even occasional respite provided by adult day care for their loved one or visits from a home health nursing assistant, can help them recharge their energies for another day. And just knowing that they and their loved one will have the medications and other supplies they need without taking food off the table is an enormous relief.

AFRP is the only nationwide emergency financial assistance program of its kind. It awards cash grants of up to $500 to caregivers of Alzheimer's patients who can demonstrate financial need. In order to receive a grant, caregivers must have no more than $10,000 in liquid assets, and after a grant is approved, they can reapply every 90 days. Since 1988, AFRP has awarded more than 4,000,000 grants to

continued on page 39

+ HEALTH CARE & SERVICES +

PacifiCare's HealthCredits℠ Empowers Consumers to Make Better Decisions

- **Rewards allow members to take advantage of prizes, savings for health-related products or reductions in their premiums**
- **Suite of health-improvement and disease-management programs helps members proactively manage their health, weight and fitness**
- **Sixteen programs free of charge to members and employers**

PacifiCare Health Systems, Inc. (NYSE: PHS), announced HealthCreditsSM, a suite of services that provides consumers with tools to make better health care decisions as well as a rewards system for those who take active steps to improve their health.

At the heart of HealthCredits is an innovative program designed to reward members who utilize PacifiCare's health-management and disease-management programs and improve their health via better diet, exercise, lifestyle and health care choices. Also available is an online Health Risk Assessment that allows members to gauge their current health status and receive tips on how to improve their health.

HealthCredits also includes the PacifiCare VirtualHealthClub℠, a Web-based resource powered by My ePHIT® that provides personalized advice and coaching on nutrition, exercise and life-skills management.

HealthCredits, which recently launched, is available at no cost to employers. According to Brad Bowlus, president and chief executive officer of PacifiCare Health Plans, members pay nothing to enroll in the HealthCredits program, and participation is voluntary.

HealthCredits provides an online point-tracking mechanism that employers can utilize to motivate their employees to participate in PacifiCare's VirtualHealthClub as well as various health-improvement programs. Employees who accumulate credits can enter quarterly reward drawings for prizes such as treadmills or mountain bikes, redeem their credits for discounts on various health-related items, and other health-promoting products. Employers also have the option of offering additional incentives such as enhanced benefits or lower health insurance premiums or copayments.

"It's similar to auto insurance," said Bowlus. "Consumers who maintain an excellent driving record receive lower auto insurance premiums. We are translating that same concept into the health care environment and are actively encouraging our members to maintain better health. HealthCredits can serve as a motivational tool for employees who have the opportunity to see their health insurance and premiums decrease through more active participation in their own health."

"We developed our HealthCredits program to be a win-win for our members and their employers," said Sam Ho, M.D., PacifiCare's senior vice president and chief medical officer. "Our members have an incentive to engage in more healthful self-care management, while at the same time employers can benefit by assuring a healthier work force and better managing their health care costs. We believe doctors and providers can benefit as well, as their patients are more actively involved and more engaged in their own health care.

"In the past, we've seen that members are aware of their health plan only when they make a claim; now, with HealthCredits, we can partner with our members by helping them engage in more healthful activities and empower them to make better health care and lifestyle decisions," Dr. Ho added. "HealthCredits is a comprehensive, educational guide that supports our members with realistic goals to help them improve their health through a user-friendly, interactive and customized Web-based environment."

Managing Health with VirtualHealthClub

PacifiCare partnered with My ePHIT in developing the VirtualHealthClub, which includes: a personalized Nutrition Management System with customized eating plans that use simple serving and caloric breakdowns. With 15,000 unique food items as well as meal lists, healthful menus, and tips and reminders, the system offers online tracking and listings that help members

continued on page 43

Complementary Benefits Enhance Healthcare Package

by George DeVries

One of the greatest challenges facing Inland Empire employers today is how to continue to provide health insurance for their workforce while controlling spiraling healthcare costs. For the next few years in fact, no other inflationary area of business will affect an employer's bottom line as dramatically as the predicted 15 to 20 percent annual growth in health insurance premiums. It is clearly time to seek creative new solutions.

One approach gaining traction is adding complementary healthcare to an employer-sponsored health benefits structure. Complementary healthcare offers an effective, lower cost option to traditional medicine because it focuses more on the high-touch approach to care instead of on high tech, invasive technology or expensive new pharmaceuticals.

Take chiropractic care, for example. Unlike a dental benefit, when employees choose to see a chiropractor they are typically using that visit as a *substitute* for traditional medical care. This is significant because chiropractic management of back pain is inherently conservative. Chiropractors are not licensed to perform surgery, prescribe drugs or admit patients to hospitals. And while chiropractors do refer patients for these services, they tend to do so at a much lower rate than do medical physicians. By combining the lower utilization of high cost services with lower costs of chiropractic care itself, employers witness real dollar savings.

Chiropractic care is only the beginning. Today's complementary healthcare portfolio is far different than it looked just a decade ago when a few health plans began rolling chiropractic and acupuncture products in as riders or add-on benefits. Now, these same insurers not only routinely include these disciplines in their plan's offerings but are increasingly embracing massage therapy, dietetic counseling and a variety of self-care education programs such as nutrition, exercise, disease prevention, pain management and tobacco cessation. These "second generation" complementary care products save employers real dollars by promoting a healthy lifestyle for employees. The money Inland Empire employers can save can be seen both in terms of direct healthcare expenditures as well as employee attendance and productivity.

For example, while traditional medicine has been wrestling for years with expensive ways to treat obesity, complementary healthcare programs can provide a less costly, more effective answer. Many consumers are finding that well-orches-

continued on page 42

+ HEALTH CARE & SERVICES +

Black Holes Ruin Senior Citizens' Vision

To people who suffer from age-related macular degeneration (AMD), looking at a book or a photograph or TV is like looking at a black hole in space, said Reza Haque, M.D., principal clinical scientist at Novartis Opthalmics North America. "They can see around the edges of the black hole, but dark or empty spaces block their central vision. AMD affects central vision, but not peripheral vision."

According to Prevent Blindness America, there are more than 13 million cases of AMD in North America, making AMD the leading cause of blindness among people over 65 in the western world. Every year approximately 200,000 new cases of the severe "wet" AMD are diagnosed.

"In AMD, there is abnormal growth of new tiny, fragile blood vessels under or on the retina," said Haque. "In the 'wet' form of AMD, these vessels often leak blood and fluid that damage the retina even further. Early detection of AMD is very important because treatment should begin when the disease is in its early stages.

"Once vision is lost due to the growth of abnormal blood vessels," says Haque; "it cannot be reclaimed by treatment. Individuals over the age of 50 should get their eyes examined regularly by an ophthalmologist or an optometrist to make sure that they are not candidates for AMD.

"Scientists do not yet understand why people develop AMD," said Haque. "Blurred vision may be the first symptom. Straight lines begin to appear crooked. Eventually, dark or empty space – the 'black holes' – may block one's central vision, which is essential for most visual activities – from reading to driving to watching television or sports.

"AMD usually affects older people between the ages of 65 and 75," said Haque. People with light-colored irises have more risk, and AMD affects more women than men.

According to Haque, there are other risk factors as well: people who smoke and those who do not protect their eyes with sunglasses that block UV rays. Heavy consumption of alcohol is also thought to increase the risk of AMD.

"Scientists are trying to learn more about AMD and diet," said Haque. "There may be a dietary component to the risk of AMD. Eating lots of fruits and vegetables, especially dark green, leafy vegetables such as spinach and kale, may help prevent AMD. These vegetables contain an antioxidant called lutein that is thought to protect the eye from AMD.

"While there are no current treatments for dry AMD," said Haque, "there are two types of treatment for wet AMD – laser photocoagulation and photodynamic therapy. Laser photocoagulation uses a 'hot laser' to seal off the leaking blood vessels. While this treatment is effective, the hot laser causes a scar, and vision is lost from this scar."

Photodynamic therapy is a two-step procedure that can be performed in a doctor's office. First, a drug such as Visudyne® (verteporfin for injection) is injected intravenously into the patient's arm. A non-thermal laser light is then shined into the patient's eye to activate the drug, which stops the leakage by disrupting the growth of the abnormal blood vessels.

For more information about AMD, please visit www.visudyne.com.

With worldwide headquarters in Basel, Switzerland, Novartis Opthalmics is a business unit of Novartis Pharmaceuticals Corporation. It is a global leader in research, development and manufacturing of leading ophthalmic pharmaceuticals that assist in the treatment of glaucoma, age-related macular degeneration, eye inflammation, ocular allergies and other diseases and disorders of the eye. For more information, please go to the Web site: www.novartisophthalmics.com/us.

Novartis AG (NYSE: NVS) is a world leader in pharmaceuticals and consumer health. Headquartered in Basel, Switzerland, Novartis Group companies employ about 72,900 people and operate in more than 140 countries around the world. For more information please consult http://www.novartis.com.

DESERT BUSINESS JOURNAL

Enterprise Rent-A-Car Names New Executive for Desert Communities

Enterprise Rent-A-Car has promoted Tim Albert to regional rental manager overseeing operations in the desert communities of San Bernardino, Riverside and Los Angeles counties. As the region's No. 2 executive, Albert will supervise 85 employees at 29 rental offices. His territory stretches from the Santa Clarita Valley through the High Desert to the Coachella Valley, including Indio, Palm Springs and Palm Desert.

Albert's home office is in Victorville. He succeeds Carl Pellegrino, who was appointed to regional vice president in charge of the company's region that covers Pasadena and parts of the San Gabriel Valley.

"This region is growing at a rapid pace," Albert said. "My goal is to meet the increasing rental car demands of the area while continuing to provide the excellent service our customers in this region are accustomed to receiving.

Albert was born and raised in Upland and graduated from Upland High School in 1987. He attended Cal Poly Pomona where he earned a bachelor's degree in physical education in 1994. Albert still resides in Upland with his wife, Lisa, and their three young sons. Like 99 percent of all Enterprise Rent-A-Car executives, Albert began his career with the company as a management trainee working behind the rental counter and learning the business from the ground up. He has steadily climbed the management ladder since joining Enterprise in 1994, shortly after his graduation from Cal Poly. He became a branch manager two years later and in 2001 was promoted to area manager in charge of several offices in North Orange County, the position he held until his recent promotion to regional rental manager.

Enterprise continues to grow as a company, opening an average of two new rental offices a month in Southern California alone. In the coming year, the company plans to hire hundreds of management trainees and offer them virtually limitless advancement opportunities.

St. Louis-based Enterprise Rent-A-Car is North America's largest rental car company, with 5,200 offices in the United States and Canada. Its Southern California Division, stretching from Paso Robles to the Mexican border, is the company's largest U.S. region and the leader in its market, with more offices and more cars than any of its competitors. In addition to its North American locations, Enterprise has offices in the United Kingdom, Ireland and Germany.

For more information or to find the nearest Enterprise office, call 1-800-Rent-A-Car or visit the company's Web site at www.enterprise.com.

DESERT BUSINESS JOURNAL

Ty Stroh Named GM of Fantasy Springs Events Center

Ty Stroh has been named general manager of the 97,000-square-foot Fantasy Springs Special Events Center under construction and adjacent to the Fantasy Springs Casino near Indio. The recent appointment was announced by Joe DeRosa, chief operating officer of Fantasy Springs Resort & Casino.

Scheduled to open in December 2004, the facility will target consumer and trade shows, conventions and corporate meetings and feature nearly 50,000 square feet of meeting space, including break-out room capability. The center will accommodate 4,500 seats for major concerts and boxing events and is being built simultaneously with a new 12-story, 250-room hotel.

Stroh, who will be relocating soon to the Coachella Valley, brings to the position more than 30 years experience in the meeting and convention business, most recently as general manager of the Ontario (Calif.) Convention Center. Prior to his tenure with Ontario, he was president of the Columbus (Ohio) Convention & Visitors Bureau and vice president of sales for the Miami and Los Angeles Convention & Visitors Bureaus.

"I am pleased to welcome Ty to the Fantasy Springs Resort management team," DeRosa said. "With his background, I know he will contribute greatly to our exciting new expansion project."

Stroh has proven abilities in operations, sales and marketing management. He also is skilled in short- and long-term strategic planning, budgeting, administration, sales forecasting and personnel development. Furthermore, he has an excellent track record in team building and achieving sales goals.

Top Designer Named Creative Director at The Shepherd Group

R. Richard Hogin Joins Fast-Growing Inland EmpireMarketing Firm

Graphic designer, R. Richard Hogin, whose work has been featured in some of America's most prestigious design journals and periodicals, has joined The Shepherd Group in Indian Wells. Hogin will serve as creative director for the award-winning marketing communications firm.

Hogin's portfolio features work for such world-renowned brands as Adidas, Microsoft, Levi Strauss, Weyerhaeuser, Westin Hotels, Boeing and Intel. The 18-year graphic arts veteran has a wealth of experience in motion/interactive media as well as print and photography. His design talents have been applied to virtually every communications medium, including logo/corporate identity, advertising, direct mail, annual reports, packaging, special events, and the Internet.

Equally impressive is the list of awards and citations he's earned over the years. Magazines such as *Print*, *HOW*, and *Graphic Design USA*, as well as umbrella organizations like the American Institute of Graphic Artists (AIGA), have cited his work.

Hogin is no stranger to The Shepherd Group, having partnered with principal, Michael Shepherd, in capturing "Best of Show" honors at the most recent ADDY Awards competition. The relationship dates back to the early '90s when both men worked together at the large Seattle-based agency now known as Publicis in the West.

"He's one of the very best in the business," said Shepherd. "His ability to visually interpret concepts and present them in compelling forms is a true gift. I'm thrilled to have him aboard and take the creative reins."

The Shepherd Group was founded in Seattle in 1992, before moving its operations base to Southern California in 1997. The firm maintains offices in Indian Wells and Los Angeles, representing clients throughout southern California and other major markets nationwide.

CSUSB'S Palm Desert Campus to Offer B.S.N. Degree in Nursing

Cal State San Bernardino's Palm Desert campus will launch a baccalaureate degree completion program in nursing in fall 2004, offering the bachelor of science degree in nursing to nurses who already hold the R.N., said Fred Jandt, dean of the campus.

"We're offering this opportunity for nurses with the two-year degree to complete their third and fourth years here in the Coachella Valley," he said. "This will increase the quality of patient care for all our citizens and raise the bar in the nursing profession for its practitioners."

continued on page 38

The Mikhail Darafeev Tradition — Made in America — Made With Pride

continued from page 21

ment to the best possible products made with integrity, honesty and loyalty to his customers, large or small. The pride both men exhibit in their family's business is evident in their "Pledge of Quality Assurance," regarding the structural integrity of their furniture and customer service.

"The story here is that our company may be the tip of the iceberg for all U.S. manufacturers," Paul noted. "You have to find a niche that makes sense and give your customers exactly what they want in short order. The days of production lines with 10,000 pieces are long gone."

When the company expanded in 1999, the brothers chose an existing building in Chino and remodeled it to fit their needs. George Darafeev designed what his brother, Paul, calls the "Kiss Off" system of their products' assembly, which is the "11th Commandment," Paul explained, "simplicity." The factory runs like the proverbial "well-oiled clock," with each station operating smoothly – from the first raw frame placed on a wheeled platform – through the staining, drying, and sanding processes to the final polishing, decorative studs, nails and hardware, all the finishing touches and finally, custom fabric upholstering.

All that said, one would think that the owners of this successful organization would not have a care in the furniture world…right? Not so. The slump in the economy and the competition posed by China and other countries who market knock-off pieces of poor quality, low-priced furniture to sell in this country's marketplace are ever present worries.

Also, recently the company was challenged to comply with new rules affecting the raw materials necessary to finish their game room furniture. Some of these production stages require the use of chemicals that release fumes known as VOCs (volatile organic compounds). Every furniture manufacturer is faced with this problem and many in the Darafeev, Inc. neighborhood have shut their doors, gone out of business entirely or left the country – gotten "out of Dodge." It is extraordinarily costly to deal with this problem and meet ever-changing governmental requirements. Some companies tried using finishing products that are water-based, because they couldn't afford to buy complicated catalytic systems, Paul Darafeev explained. "This doesn't work," he said. "The finish becomes gummy and the piece is returned and the customer is dissatisfied."

This approach is not the Darafeev style. A solution had to be found, and fast, or the company founded by the Russian immigrant who worked so hard might join the ranks of some of its neighbors. Darafeev, Inc. couldn't afford it either, but did it anyway. It cost $1 million; that was the price tag on the equipment the company installed, going the extra mile to be sure all the Air Quality Management District (AQMD) regulations were observed. The AQMD worked with the manufacturer to find the best air control technology available. Darafeev, Inc. is the first on the planet to have this system, Paul commented.

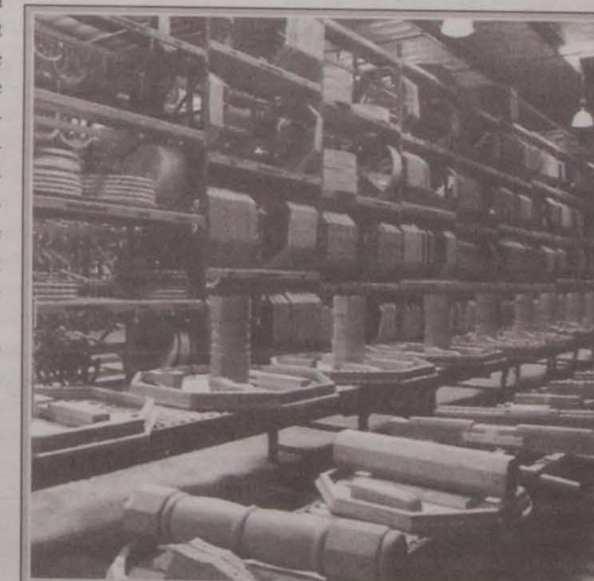
So, the company installed, at its own expense, the Envirocure brand of BACT or Best Available Control Technology to arrive at the lowest achievable emission rate or LAER to destroy the VOCs. In simpler terms, the operation operates like a huge vacuum cleaner which pulls the bad stuff out of the air through huge ducts that funnel the air to a large unit outside where gas-heated catalytic converters incinerate the offending compounds.

The Darafeevs are cautiously optimistic, but very realistic about the economic climate that is becoming more and more global, and keep a keen eye on the preservation and future of the firm that their father founded and left in their care.

For more information, visit www.darafeev.com.

Employees are well taken care of when finishing custom orders in the spacious, ultra-modern facility.

Darafeev, Inc. delivers on time, using its own fleet of 18-wheelers that are ready and waiting at the facility in Chino.



A complete inventory of components needed to finish tables, bars, etc. awaits its turn to be stained, sanded and buffed to perfection.

Compete in a Global Economy

continued from page 21

ceeded, extra responsibilities assumed, and anything else that will clearly show you have added value to the jobs you've held in ways that exceed minimum expectations. Use this list to strengthen your résumé and to negotiate a higher level of compensation. Sine the list is based on a proven track record, it shows employers what you are capable of doing.

Another strategy is to demonstrate exceptional interpersonal skills and the ability to work effectively with others. The importance of these "soft" skills is usually reflected in the questions employers ask when checking candidates' references.

Ultimately, the job seeker who can demonstrate the most adaptability will be the most marketable as the global economy continues to evolve.

– Courtesy of the November 2003 issue of the City of Industry News

At Deadline: UC President Robert Dynes Launches Inaugural Tour at UC Riverside

continued from page 1

over leadership of the 10-campus university system in early October. He is the 18th UC president, which is acknowledged as the preeminent public university system in the world.

In place of a formal inauguration, Dynes chose Riverside to start a series of conversations with California, a series of inaugural visits that will help him shape and share his vision for the future of the system.

"While these are uncertain times for California, both politically and economically, it remains the envy of the world – a testament to the success of innovation, diversity, tolerance, risk-taking and entrepreneurship," Dynes said. "The UC system is the thread that keeps California together. It pervades all aspects of California life – from its education system and its culture to its medical care and its economy."

During his visit, in addition to an early three-mile run with students, faculty, staff, and UCR Chancellor France Cordova, he visited the regional offices of local legislators to underscore the importance of the University of California to the state's economic, educational and cultural health.

"We want to preserve and enhance all the things we do for California. But we want to make clear that doing so requires continued support from the state. We need to be telling the story of what UC accomplishes for California and why that contribution is too valuable to lose."

Palm Springs Aerial Tramway Names New Vice President

The Palm Springs Aerial Tramway has announced the hiring of Ron Everett as the vice president of finance.

"I enjoyed working with Rob Parkins at the City of Palm Springs. When this opportunity came up to work with him again, I jumped at the chance. Plus, it gives me the opportunity to ride the tramway to the top, where I can go hiking and enjoy the views."

Everett worked for the City of Palm Springs as the accounting manager, director of management and budget for 16 years. He has been a resident of Rancho Mirage for nearly 30 years. He received a bachelor of science degree with a major in accounting from Brigham Young University in Utah.

Everett has been president of the board of directors at the Palm Springs City Employees Federal Credit Union for the last 10 years. He is a Certified Public Accountant and member of the California Society of Certified Public Accountants and American Institute of Certified Public Accountants.

World's Second-Largest Manufacturer of Law Enforcement Badges Moves to Ontario, Ca.

Sun Badge Company, the world's second-largest manufacturer of law enforcement badges has announced the move of its manufacturing operations and headquarters to Ontario.

After winning federal contracts with the U.S. Secret Service and the Department of Homeland Security's Transportation Security Administration, Sun Badge Company outgrew its previous location in Los Angeles County. The company's operations in Ontario will include a 20,000-sq.-ft. manufacturing facility and corporate headquarters.

"We were seeking a location with room to expand and an area with better amenities. The City of Ontario provided that opportunity," said Rick Hamilton, president of Sun Badge Company. "We are also thrilled to have found a location in Ontario with close proximity to the new Ontario Police Headquarters and the Ontario Airport."

Sun Badge manufactures leather products for law enforcement, including Sam Browne outfits (leather weapons belts), handcuff cases, pepper spray cases, holsters and badge cases.

Kathy Sanders, Magical Marketing Maven

continued from page 28

developing a critical competitive edge needed to capture the market share.

"Our formula integrates a high impact marketing plan, consulting, dynamic public relations communications, and persuasive and informational advertising, as well as state-of-the-art graphic art design." (Husband, James, is an accomplished artist).

MPS service offerings assist start-up companies, small-established companies, organizations, associations and ministries. The company specializes in PR, logo design, media kits and special events planning, to name only a few. "The marketing field brings great rewards," Sanders notes," when creating a business's identity in the marketplace–building a unique image give a business an edge. It also draws the targeted market to the business. Bringing together the wants and needs of consumers and businesses is what marketing is all about."

MPS offers multiple products and services to help businesses increase their "ching-ching," and may be contacted by calling 909-421-0406 and at: cyber.mpsmarketing@sboglobal.net .

CSUSB'S Palm Desert Campus to Offer B.S.N. Degree in Nursing

continued from page 36

Cal State San Bernardino Provost Lou Fernandez hopes the degree will be popular with RNs throughout the valley. "This will be the first time that working nurses don't have to travel to the Inland Empire to complete their undergraduate degrees," Fernandez said. "We're excited that Marcia Raines, chair of our nursing department, and representatives of local medical centers have been able to find ways to support the expansion of the B.S.N. program to the valley."

A new national study showed that patient survival is directly correlated to the education level of the nurses caring for them. "That's not surprising," said Rains. "With more education, nurses are better able to make split-second clinical and leadership decisions that can mean the difference between life and death."

Applications are currently being accepted, said Jandt. Advising sessions are planned. The deadline is March 31, 2004, for acceptance into the fall quarter, which begins in September. More information and directions for enrollment are available from this Web site: http://nursing.csusb.edu/nursingonline.

For more information, contact Betty Botting at 760-341-2883, ext. 8110, or contact the CSUSB public affairs office at 909- 880-5007.

UC Riverside Launches Major Health Sciences Initiative

continued from page 30

region's leading physicians, healthcare administrators, elected officials and community leaders. The group plans to meet in early December. The other group, a forum of more than 70 key senior UC Riverside faculty representing a cross section of disciplines — from biomedical sciences and the social sciences to engineering and business management — met in October. This group strongly endorsed Chancellor Córdova's plans to launch a planning process that may lead to a health sciences school combined with a medical research institute.

"These faculty members are showing their enthusiasm about building on UCR's well-known excellence in biological and biomedical research and education," said Richard Luben, UC Riverside's interim vice chancellor for research. "We've trained nearly 600 physicians at UCR in the last 30 years in the UCR/UCLA Thomas Haider Program in Biomedical Sciences, which has brought us talented students, distinguished research faculty members, and strong connections with the local medical community. We're ready to take the next step to become a major player in providing the whole range of teaching and disease-oriented research that the state needs, especially in the Inland area.

"The real beneficiaries of this vision will be the people of this Inland Southern California region, particularly the underserved young people," said Dr. Thomas Haider, founder of the Children's Spine Foundation for whom the UCR/UCLA Bio-Medical Program is named. "This initiative will enhance the quality of life in the region by attracting medical professionals who positively impact the social, economic and educational health of our region."

For more about the UCR/UCLA Bio-Medical Program, visit the Web site at: www.biomed.ucr.edu/bsmd/index.html. The University of California, Riverside is a major research institution and a national center for the humanities. Key areas of research include nanotechnology, genomics, environmental studies, digital arts and sustainable growth and development. With a current undergraduate and graduate enrollment of nearly 17,000, the campus is projected to grow to 21,000 students by 2010. Located in the heart of inland Southern California, the nearly 1,200-acre, park-like campus is at the center of the region's economic development. Visit www.ucr.edu or call 909-787-5185 for more information.

Are Employer-sponsored Wellness Programs Really Effective?

continued from page 31

look like extras from a Jane Fonda workout video. This defeats the entire purpose, since the unhealthy will be too intimidated to show up. It can also be difficult to motivate the unhealthy to attend when one considers that if they exercised three hours a week for 40 years it would only extend their life span by a year.

Most are unaware that the waking hours gained in that extra year of life is less than the hours spent exercising. Some even believe that it is dangerous to exercise too much. They will argue with a straight face that you don't want to put too many miles on your car so why would you want to put a lot of miles on your body. Keep it in the garage and cover it with a tarp.

In order to motivate the unhealthy, employers are beginning to provide financial incentives for employees who exercise, maintain a healthy diet, attend education seminars or healthy cooking classes at a junior college or through an online course, wear seatbelts and drive safely (no tickets).

Research Advances in Alzheimer's Disease

continued from page 31

mice, the more brain plaques they seemed to develop. Researchers went on to confirm through test tube studies that blood cholesterol, when mixed with the amyloid precursor protein, actually increased the production of amyloid beta. But the connection has now gone beyond test tubes and mice.

Two large epidemiological studies that examined the incidence of Alzheimer's disease in human populations taking statin drugs, compared with those with untreated high cholesterol, have independently confirmed the connection between lower cholesterol levels and a lower risk of dementia. The first study, conducted by scientists at Boston University School of Medicine, the University of Massachusetts and Harvard School of Public Health, found that people with high cholesterol who were being treated with a statin drug had a 70 percent lower risk of dementia than their counterparts who took no cholesterol-lowering medication.

A second study conducted by scientists at Loyola University Medical School in Maywood, Illinois analyzed a three-hospital database of patients with high cholesterol. The result: Those who were taking a statin drug lowered their risk of developing Alzheimer's disease by 60 to 70 percent. In both studies, it made no difference which statin was being administered – the researchers included people on lipitor, lovastatin and pravastatin – as long as blood cholesterol counts were lowered. Of course, maintaining low cholesterol levels through diet and exercise, if possible, is presumed to have just as beneficial an effect. All of this adds up to the fact that science is making major strides against what some have called the most feared disease of our time. But more research is needed before we can declare what everyone is hoping for– the total eradication of this devastating brain disease.

This information is provided as a public service by Alzheimer's Disease Research, a program of the American Health Assistance Foundation. To find out more about Alzheimer's disease, you may call 1-800-437-2423, write to 22512 Gateway Center Drive, Clarksburg, MD 20871, or visit the Web site at www.ahaf.org.

– Courtesy of the American Health Assistance Foundation.

Till Death Do We Part: Help for the Spouses of Alzheimer's Patients

continued from page 33

needy caregivers, for an amount totaling almost $2 million.

To find out more about the Alzheimer's Family Relief Program or to apply for a grant, you can write to 22512 Gateway Center Drive, Clarksburg, MD 20871; call them at 1-800-437-2423 or visit their Web site at www.ahaf.org. AFRP is a program of the American Health Assistance Foundation.

— Courtesy of the American Health Assistance Foundation

The Tastes and Tapas of Sevilla

by Joe Lyons

I have spoken before here about tapas.

If you have not been paying attention, tapas are those delightful little Spanish dishes, not unlike appetizers, that have recently come to the U.S. from Europe. Although many restaurants are now serving them, Sevilla makes them special.

Sevilla has several Southern California locations, based out of San Diego. The Riverside facility is remarkable because as you enter it you would have to believe that it is an extenuation of the Mission Inn, just down the road.

In fact, the nature of the yellowed turn-of-the-last-century look is more coincidence than connection. The rest of the decor is bare brick, wrought iron and full wall windows to allow you a look at all of the other activity in what has become a new restaurant row.

The first thing to notice on the menu is the "V" next to all of the vegetarian dishes. Don't be intimidated. They are all good and if you are vegan (or dating one) this will place Sevilla high on your list. Also, despite my raving on about the tapas, regular dinner items are available on a "prix fixe" arrangement.

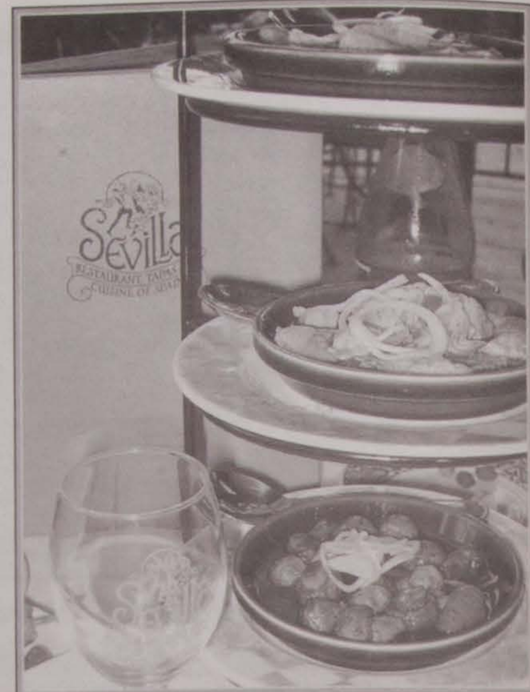
(I spoke recently with noted restaurateur Charlie Palmer about fixed price dining and he sees it as a good thing that encourages people to enjoy a full restaurant experience, rather that just ordering the entree and a cup of coffee.)

But let me tell you more about the tapas. They can be made of just about anything edible, and at Sevilla, that is what you can find. Egg and potato tart that is filling but remarkable. Mushrooms in balsamic vinegar, artichoke hearts, a truly remarkable potato pie.

There was also the garlic soup. OK, so you may want to enjoy this alone or with someone who has seen you at your worst. Still, it is strong and tasty, with a poached egg in the middle of it. I did not ask why there was an egg there. I just enjoyed it.

Next we got into seafood. Shrimp, the great lobster seafood crêpe, calamari, either marinated or breaded and fried. Then there were the several styles of paella, including the paella Valenciana.

Lastly came the dessert tray. You know those dessert trays that you usually see with half a dozen choices, and you never know which one to pick. There is no such problem here. Sevilla has half a dozen treats and you get them all. Pass them around. Take a bite and share with your guest … or not!

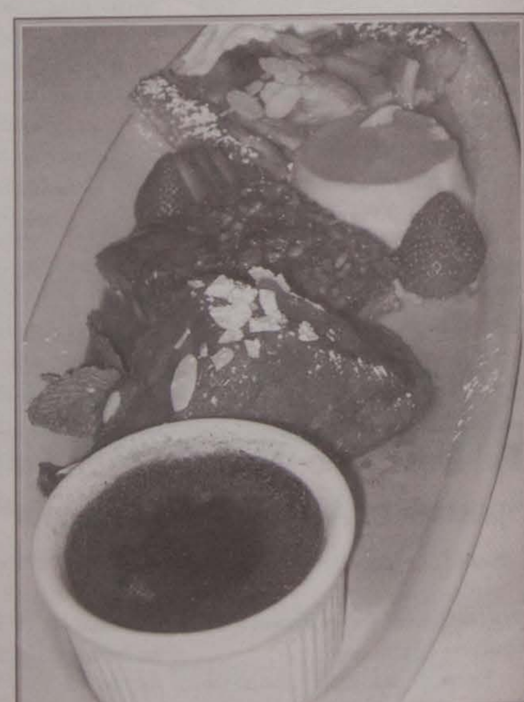


A trio of Spanish delights—tapas—little bites but big flavors— are a specialty at Sevilla.

You will notice that Sevilla is more than just a one-room dining establishment. There are private dining rooms, a wine closet, and a nightclub, which doubles as a private lunchroom. (The Inland Empire Ad Club makes frequent use of it.) There is also an outdoor dining patio for when the weather permits.

As for entertainment, there is a tango show and a flamenco show. There are also plans for an occasional cigar dinner.

Sevilla also likes to put together special holiday menus that consist of more than just traditional foods. They did this for Thanksgiving and they have special plans for Christmas and New Years Eve. You might want to give them a call.



Sevilla's famous dessert tray, so many treats, so little time.

To be honest, Sevilla is almost too fancy and too special to visit two or three times a week, but for special occasions, lunch or dinner, it is one of Riverside's most unique experiences.

And Riverside is developing a reputation for unique dining experiences.

The Big Smoke '03 - A Cigar Lover's Weekend

by Joe Lyons

They came 6000 strong.

Six thousand men and women from the four corners of the world gathered together in Las Vegas last month for the eighth year in a row to celebrate one thing, the one common bond among them all, their love of a good cigar.

This was the Cigar Aficionado Big Smoke.

Actually, Las Vegas is one of several points across America with such an event, but this one is the West Coast meeting and it is usually the biggest. Its purpose is to bring together cigar lovers and cigar makers to share in the delights of a product both admired and reviled … a good hand-rolled cigar. (One critic called it "lung cancer-palozza.")

The format consisted of a series of seminars on Saturday morning, followed by a great, red meat lunch, with a cigar maker at each table, who shares his product and his ideas with the rest of his group. I was lucky enough to sit next to Robert Levin of the Holt group, producers of the Ashton Cabinet VSG, which he brought to share. Last year, I was seated next to Carlos Toraños.

Sunday is "A Real Man's Breakfast" of filet mignon prepared by the legendary Charlie Palmer – along with a good breakfast cigar designed to complement the meal.

After that comes a class in how to wrap a cigar. Although the basic cigar for the class is a La Gloria Cubana, the results are mostly not smokable. The final Sunday event is a Scotch tasting, along with another complementary and complimentary cigar.

Both Friday and Saturday nights consist of what has been nicknamed "Trick or Treat" night. Attendees get a Cigar Aficionado bag that contains a coupon book. Each coupon is good for one cigar. These are not just any old smokes, however. The bands included Padron, Toraños, Avo, Griffin, Macanudo, and Fuente.

Along with the nearly two dozen cigars, there are free samples of fine Scotch and vodka, German Pilsner, and even Moet Chandon champagne.

Then there was the food – samples for everyone of some of the finest dining in Las Vegas today, including Mr. Palmer, as well as Wolfgang Puck and the Commander's Palace.

Also on display were automobiles. Mazaratis, Chryslers, even prototype Chevys. There was a decent pop band and some coffee and water for those who wished. Oh yes, there was even a golf swing analysis, if you felt you needed it.

This year some of the Saturday morning seminars explained the function of the wrapper, the outermost leaf of the cigar. The majority of a stick's taste comes from here and just how it is raised, selected, and even fermented has much to do with the quality of the product.

The most telling moments of the event came when the cigar makers came forward to tell what was innocently billed as a history of the cigar. Most of these men are old enough to remember when their families proudly produced cigars in Cuba.

Then came Castro and the U.S. embargo. As Carlito Fuente told it, it was bad enough to lose the family's company there, but history repeated itself in Nicaragua when the Sandanista ran him out. Today his family produces the popular Fuente Fuente Opus X in the Dominican Republic and he has no intention of returning to Cuba.

"I won't go back," he said simply.

Others, like Carlos Toraños, would love to someday return to their homeland and even today, Toraños has a problem when Cigar Aficionado shows pictures of sites he remembers in Cuba.

Manuel Quesada told perhaps the most touching story. He was 13 and playing in his father's office when Castro's men came in to "liberate" the company. His father shoved a piece of paper into his shirt which he later discovered was the deed to the family company.

There is much to learn at the Big Smoke. Who likes what cigar and why. How cigar tobacco, like wine grapes, can be affected by soil, weather, latitude, care of production and more.

It must be noted here, however, that the human values as expressed by the Toraños, the Fuentes, the Padrons and the others who proudly put their family names on their products, gave a whole new dimension to the event.

My only question now is – who had to clean the chandeliers of all that cigar smoke on Monday morning?

Help in the production of this feature came from Cigar Aficionado magazine, The Imperial Palace, the New Frontier, and Mandalay Bay. For more info on next year's Big Smoke, check www.cig-

Cigar Family Toast Across America

by Joe Lyons

November 22 was not a good day for the UCLA Bruins. Come to think of it, it wasn't very good for the Ohio State Buckeyes, either. But it was an amazing day for the children of the Dominican Republic. That was the day of the Worldwide Cigar Family Charitable Extravaganza. One hundred cigar bars and smoke shops across America were selected – 10 in California, one in Orange County.

The Club Aficionado Cigar and Wine Bar

In each bar, 50 passionate cigar smokers lit up at the same time for the Cigar Family Charitable Foundation. Each had donated $50 for a pre-sold ticket and was guaranteed to receive two never-before-released cigars –a special reserve Fuente Fuente Opus X and a Diamond Crown Maximus. This toast across America was organized by Carlos Fuente Jr. (Carlito) who, along with the new Fuente partner, J. C. Newman, organized this event to aid the children of the Dominican Republic.

Yes, it was an afternoon of male bonding and decadence, Port wine and sliced roast beef. Club Aficionado owner Angela Mostashari and her husband outdid themselves in making everyone feel welcome. A tape of Carlito was shown inviting everyone to light up, and showing all in attendance just where the money would go.

An expected $250,000 will develop the first Cigar Family Community Complex in the Dominican Republic, which will include a school, medical facility, adult training center, youth recreational facility … and more.

Best of all, 100 percent of every dollar goes directly to the charity. All administrative legal, accounting, office, and marketing costs were totally underwritten by the Fuente and Newman families.

As with the declining popularity of cigars, the popularity of cigar bars has waned in recent years. Still, the event at Club Aficionado on that Saturday gave credit to the men (and women) who enjoy a good cigar and appreciate the opportunity to do something good for families who need help, in return.

MANAGER'S BOOKSHELF

"The Wright Way: 7 Problem-Solving Principles From the Wright Brothers That Can Make Your Business Soar!" by Mark Eppler; Amacom (American Management Association), New York, New York; 2003; 205 pages; $21.05

December 2003 marks the 100th anniversary of the first successful heavier-than-air flight by the "Wright Brothers." Certainly it was an important milestone in world history, but what does it have to do with the daily routine of business life? Plenty, according to author Mark Eppler, and not just in the more commonplace facts of business life (business travel, shipping and entire airplane and air travel industries).

According to Eppler, there are many lessons for business that can be learned from the way the Wright Brothers worked. In fact, the way we regard them as the Wright Brothers speaks volumes about teamwork and focus. As Eppler points out: " 'Who invited the airplane?' the question is asked. 'The Wright Brothers,' the answer comes back. Not Wilbur and Orville Wright…the Wright Brothers. We give the men a collective identity because most people cannot find, on the surface, a discernible difference. Their partnership was so effective, so seamless, that we just lump the two together in the generic category of 'brothers.' The fact that Wilbur and Orville meshed so well in their work, however, does not imply that they were identical."

It's only when the author notes the clear differences between the brothers that we can see the business lessons we can learn from their combined efforts. Eppler comments that in hailing the invention of the flying machine, we ignore "the part most useful to business today: the process that created it."

Eppler has analyzed the Wrights' developmental business process and identified seven key principles which form the organizational spine of the book:

- **Forging**: The principle of constructive conflict
- **Tackling the tyrant**: The principle of worst things first
- **Fiddling**: The principle of inveterate tinkering
- **Mind-warping**: The principle of rigid flexibility
- **Relentless preparation**: The principle of forever learning
- **Measuring twice**: The principle of methodical meticulousness
- **Force multiplication**: The principle of equitable teamwork. What can these century-old principles teach today's managers? Eppler believes that the Wrights were among the first to understand current business issues. He states: "In an economy that operates at the 'speed of blur,' the Wright Brothers' model is all the more desirable."

The author's long interest in "everything Wright" is apparent. The book is well considered and well written. Eppler has built a bridge between successful approaches to business in the early 20th Century and today.

The point of the book is that Orville and Wilbur Wright left a legacy that went far beyond the creation of entire industries and lifestyles.

"The Wright Way" is a refreshing review of what it takes to succeed in this or any age. It is most certainly worth the price of taking another look at the past and learning from it.

— Henry Holtzman

Best-selling Business Books

Here are the current top five best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **"Now, Discover Your Strengths: How to Develop Your Talents and Those of the People You Manage,"** by Marcus Buckingham (The Free Press…$27.00) (1)* Finding out how you and your staff can grow even stronger.
2. **"Financial Reckoning Day: Surviving the Soft Depression of the 21st Century,"** by Bill Bonner (John Wiley & Sons…$27.95) (4) How to survive the U.S. economy looking like Japan's economy.
3. **"Good to Great,"** by Jim Collins (HarperCollins…$27.50) (6) Climbing the steps from being good to being great.
4. **"Execution: The Discipline of Getting Things Done,"** by Larry Bossidy & Ran Charan (Crown Publishing…$27.50) (2) Why executing a plan well is the true core of every business.
5. **"Moneyball: The Art of Winning an Unfair Game,"** by Michael Lewis (W.W. Norton & Co…$24.95) (3) The Oakland A's profitable new approach to hiring and managing people.
6. **"The Great Unraveling: Losing Our Way in the New Century,"** by Paul Klugman (W.W. Norton & Co…$25.95) (7) How and why the U.S. economy has weakened and how to survive it.

*(1) — Indicates a book's previous position on the list.
** — Indicates a book's first appearance on the list.
*** — Indicates a book previously on the list is back on it.

Complementary Benefits Enhance Healthcare Package

continued from page 34

trated weight management programs — provided by complementary health educators and overseen by registered dietitians – provide them with the tools, coaching, motivation and practical education they need to make behavioral changes and live a healthier life.

So too, complementary healthcare has proven to be an effective approach to help millions of Americans stop smoking. Smoking costs the United States $97 billion each year in healthcare costs. Lost productivity and forfeited earnings due to smoking-related disability account for another $47 billion annually. And employers who smoke have annual healthcare claims that are 27 percent higher than their non-smoking counterparts. Complementary healthcare approaches this problem head-on through tobacco cessation programs designed to not only strengthen a person's ability to stop smoking but to develop the skills needed to eliminate the dependence on tobacco.

In addition to its bottom line impact, employers are including complementary healthcare in their benefit structure because, quite simply, it's what employees want. Today's consumers are just as interested in determining the type of health insurance they carry as they are in selecting which options they want in a new car or which software works best in their computer. Given this environment, employers are wise to empower employees with choices and options for their healthcare.

Consumer demand has turned complementary healthcare into a $40 billion market in the United States. Concurrent with its growth has been increasing evidence that such practices as chiropractic care, acupuncture, massage therapy, and dietetic counseling do indeed contribute to the physical and mental well-being of many of its users. Now, more than ever, Inland Empire employers should feel confident turning to complementary healthcare as a fundamental and cost-responsible component of the total health benefits package they offer.

George DeVries is chairman, president and chief executive officer of Southern California-based American Specialty Health, the nation's leading specialty benefits company for complementary healthcare.

PacifiCare's HealthCredits℠ Empowers Consumers to Make Better Decisions

continued from page 34

improve their diets and lose weight with better nutrition.

- Customized exercise programs tailored to work with each member at his or her own pace. "Active Living" programs include workout routines that can improve cardiovascular health, flexibility and resistance training. In addition, a Virtual Trainer can provide detailed instructions on proper exercise technique, an e-Tracker to help individuals track progress, and a Build Your Own training program that allows members to create their own custom workout plans.
- A section on life skills that helps members develop life-coping skills like optimism, gratitude, listening and other valuable attributes. The program offers helpful articles, improvement plans and a daily journal to track progress.

Health Risk Assessment

PacifiCare's Health Risk Assessment is an online questionnaire that provides members a personalized, confidential report with valuable information on their current health and suggestions on how to decrease risks and improve their well-being. The Health Risk Assessment can also help members monitor their progress toward healthful goals.

Plus, with the help of their doctors, members can determine if they are eligible for any of PacifiCare's health-improvement and disease-management programs. PacifiCare's health-improvement programs such as "Pregnancy to Preschool," "Menopause: Understanding Your Options" and its award-winning disease-management programs including those for chronic lung disease, heart failure, renal failure and cancer, are tailored for health-conscious members who want to take greater responsibility for their health and well-being. Members can visit www.pacificare.com and follow the links to the "Health Risk Assessment." In addition, members can access the numerous PacifiCare Weight & Fitness tools via www.pacificare.com and track their personal regimens. Members can also identify their fitness and weight-loss starting points, calculate healthiest weight, track fitness regimens, view exercise demonstrations and manage personal health information. The program also offers telephonic access to health educators trained in nutrition and exercise, as well as access to savings on memberships to more than 400 fitness clubs and discounts on Weight Watchers weight-loss programs.

PacifiCare Health Systems is one of the nation's largest consumer health organizations with more than 3,000,000 health plan members and approximately 9,000,000 specialty plan members nationwide. PacifiCare offers individuals, employers and Medicare beneficiaries a variety of consumer-driven health care and life insurance products. Currently, more than 99 percent of PacifiCare's commercial health plan members are enrolled in plans that have received Excellent Accreditation by the National Committee for Quality Assurance (NCQA). PacifiCare's specialty operations include behavioral health, dental and vision, and complete pharmacy and medical management through its wholly-owned subsidiary, Prescription Solutions. More information on PacifiCare Health Systems is available at www.pacificare.com.

STATLER'S BEST BETS

Statler's Best Entertainment Bets — S. Earl Statler is the Inland Empire Business Journal entertainment critic and reporter and has been the entertainment editor of the "Inland Empire TV News" for the last five years. He has reported the Inland Empire entertainment scene for more than 30 years and is also an accomplished stage and TV actor, as well as an internationally-known magician and mentalist. Check out his entertainment Website at www.Statler-associates.com & www.cruisechallenged.com. You can hear Statler's Best Bets on KCAA 1050 AM on Saturdays, from 1 to 2 p.m.

"Statler-At-Large" Hits the Air – Cirque "VAREKAI" Hits the Boards

by S. Earl Statler

When it rains it pours for this old codger. I owe Georgine, the editor of this journal and Korey, the wizard who puts it together in the computer, a month of dinners for my late submissions. I have been busier than a man with one tooth trying to eat an olive lately. My "Statler's Best Bets" radio program on KCAA 1050 AM takes up a lot of time booking guests, recording and editing interviews and pre-recording the show. To add insult to injury, I have taken on a new radio weekly program called "Cruise-Trends." On that radio offering I report on cruise travel destinations and travel deals. That program also airs on KCAA 1050 AM.

The president of KCAA 1050 AM, Fred Lundgren, came along two weeks ago and offered me a new show opportunity on his station. Now mind you, I'm retired and supposed to be sipping the last of my summer wine. I must have been drunk when I said I would do a daily talk radio show about the Inland Empire. Daren Lane, general manager of Loma Linda's KCAA 1050 AM Radio, announced to the public that the station would be airing "Statler-At-Large."

My new program will air Monday through Friday at 4 p.m. and will offer local news and interviews, while soliciting call-ins from citizens of the Inland Empire. Folks, I'm not some guy talking to you from LA about what's happening in our area, I've called the Inland Empire home for more than four decades. I know all the movers and shakers in the valley, so don't be surprised if I put my hand in the proverbial hornets' nest and shake it around a bit when it comes to local politics.

In keeping with my off-the-wall sense of humor, I'll have a cast of characters, from time to time, join me with some comedy news reports. My Inland Empire field reporter is Skip T. Maloo, who will be reporting from the show's 1963 Ford Falcon, regarding issues and broadcasting updates over his CB radio. The owner of KCAA is too damn cheap to buy us a SUV news van! The station's traffic reporter, Capt. Vern, also reports Statler's traffic reports from the station's hang-glider. Other featured reporters on "The Tong 'N Cheek News" will be Noel Contendre'/legal reporter (just back from a 10- to 15-year vacation at San Quentin), Dr. Mel Practice/medical reporter, Nurse Ophelia Pulse/family health reporter and retired Senator Phillip Buster will report on Washington affairs.

To add insult to injury, I will also be hosting KCAA 1050's Royal Caribbean Cruise, "Mexican Riviera Cruise Holiday," departing from Los Angeles on March 21, 2004. While on the cruise, I plan to broadcast "Statler's Best Bets" program from Cabo San Lucas, Mazatlan and Puerto Vallarta, Mexico.

An expert on the "goings-on" in the Inland Empire, popular entertainment critic, radio personality and columnist, S. Earl Statler, is the host of "Statler-At-Large" on KCAA 1050AM

"VAREKAI" Cirque de Soleil in Pomona

One of my favorite escapes from our hectic world is to lose myself in "Cirque de Soleil." I have been to every edition of this unique circus and I'm hooked. "Cirque" is unlike anything you have ever seen. Do yourself a favor this holiday season — give someone a present — of "VAREKAI."

"Cirque de Soleil" continues its Southern California tour, opening for the first time ever in Pomona on Dec. 4 with "VAREKAI," its latest live touring production. "VAREKAI" will play under the blue-and-yellow Grand Chapiteau at Fairplex for a limited engagement through Dec. 28. After a quick end-of-the-year break, it will resume its tour in Costa Mesa on Jan. 16, 2004 at the Orange County Fair & Exposition Center. Tickets are available by calling Admission Network 1 800 678-5440 or online at cirquedusoleil.com or visit the box office located in front of the Grand Chapiteau at Fairplex in Pomona.

Conceived by a new creative team, led by writer and director Dominic Champagne, "VAREKAI" has played to sold-out audiences, standing ovations and critical acclaim in the first nine cities of its current North American tour. The *LA Times* called it, "Magnificent and intoxicating...'Cirque de Soleil' soars with 'VAREKAI.'" *New York Newsday* exclaimed, "Undeniably spectacular. 'VAREKAI' maintains intoxicating momentum of astonishment and wonder." The *Montreal Gazette* stated, "'VAREKAI' is one spectacular tour de force act after another." And Richard Corliss of *TIME* wrote, "'VAREKAI' has an otherworldly grace and magnificence that, after two viewings, still astonishes me."

The Show

Deep within a forest, at the summit of a volcano, exists an extraordinary world—a world where something else is possible...a world called "VAREKAI."

The sky releases a solitary young man, and the story begins. Parachuted into the shadows of a magical forest, a kaleidoscopic world imbued with fantastical creatures, a young man takes flight in an adventure both absurd and extraordinary. On this day at the edge of time, in this place of pure and undiluted possibility, begins an inspired incantation to a life rediscovered and to a newly found wonder in the mysteries of the world and the mind.

Tickets are available at the box office at the Fairplex grounds or by calling Admission Network at 800-678-5440.

EXECUTIVE TIME OUT

Boston – A Feast for the Senses

by William Anthony

Boston Millennium Hotel

Boston, one of America's oldest cities is also a city of "firsts" ... Harvard, the country's first university (1636); Harvard Stadium, the oldest stadium in the nation; first public library; first massive reinforced concrete structure in the world; the nation's first botanical garden; and Boston Common — the first public park. The historic list goes on and on and on. Boston is a city you will fully enjoy, and you will want to come back. There is more history than you can see, study, touch, and taste in a one-week trip; that is why you, like me, will return.

The best way to see Boston is to first experience the "Duck Tour," and then take the entire trolley tour without departing the trolley until you complete the entire loop.

This trolley tour loop will give you the opportunity to note those sites where you wish to visit and spend more time. The city of Boston has made seeing history very easy — with a historical walking tour. How, you ask? Well, the city has painted a 2.5-mile red line from historical site to historical site. Yes, a 2.5-mile red line. Most tour guides and local people claim that it could take as many as three days to complete the 2.5 miles if one is to visit and tour each site.

Touring Boston on the "Duck," an amphibious WWII landing vehicle

Tours

You've never toured Boston in anything that comes close to Boston Duck Tours. The fun begins as soon as you board your "Duck," an authentic, renovated World War II amphibious landing vehicle. First, you'll be greeted by one of the legendary tour "ConDucktors," who'll be narrating your tour. Then you're off on a journey like you've never had before. You'll cruise by all the places that make Boston the birthplace of freedom and a city of firsts, from the golden-domed State House to Bunker Hill and the Fleet Center — Boston Common and Copley Square to the Big Dig — Government Center to fashionable Newbury Street — Quincy Market to the Prudential Tower, and more. And, as the best of Boston unfolds before your eyes, your ConDucktor will be giving you lots of little known facts and interesting insights about this unique and wonderful city.

And just when you think you've seen it all, there's more. It's time for "Splashdown" as your ConDucktor splashes your Duck right into the Charles River for a breathtaking view of the Boston and Cambridge skylines, the kind of view you just won't get anywhere else.

Town Trolley Tours of Boston

Boston's best tour conductors combine colorful anecdotes, humorous stories and well-researched historical information into a fast-moving 110-minute narrative that's both entertaining and educational. They turn back the pages of history and relive the bustling seaport days of colonial Boston. Boston's largest fleet of sightseeing vehicles operate year-round with the most frequent departures. Stops have been carefully selected for your convenience and pleasure. Best of all, you can tour at your own pace. Get off at any designated stop, then reboard another trolley for the completion of your tour, making one full loop.

General Information:

Most all major airlines fly from Los Angeles (LAX) to Boston, and a few fly from Long Beach to Boston. Best to shop all, as many times during the year some airlines offer a great sale. Recently "Jet-Blue" offered a $79 special each way on a round-trip booking.....great price!

Where to Eat

Boston offers great food and, of course, exceptional seafood, along with attentive service, knowledgeable servers, and very affordable prices. The following restaurants should not be missed. I, along with my wife, felt that these were among the very best (although there are many other great places, we feel these are the best of the best):

Brasserie Jo, 120 Huntington Avenue, phone 617-425-3240.

A French, relaxed and casual bistro style restaurant located in the Colonade Hotel. The hotel is a favorite of Larry Bird, and this restaurant is almost his very own kitchen away from home. The only complaint is that all the wines are French. One hundred and twelve French wines on the list, with 15 by the glass ($5.75 to $10.00). Their New England clam chowder, onion tart and paté Maison were just a few of the menu items that were outstanding.

Sandrines, 8 Holyoke St., Cambridge, phone 617-497-5300.

No trip to Boston is complete without a visit to Harvard and MIT, and, of course, to Harvard Square. Sandrines is probably the best little French restaurant in Cambridge, and is the restaurant of choice for special events, such as the Harvard Foundation. Menu items, which will delight, are mushrooms with smoked bacon, caramelized onions and Parisian mushrooms; prosciutto with caramelized onions and crumbled bleu cheese; spicy harissa lamb sausage with caramelized onions; and Macintosh apple and Maytag bleu cheese salad with honey-spiced almonds and aged Port dressing. A superb wine list ... multinational and many from California.

Julien Restaurant, 250 Franklin Street, phone 617-451-1900.

The Julien was named in honor of Boston's first French restaurant (Julien's Restorato), which opened in 1794. Considered Boston's most beautiful dining room, the Julien features vaulted gold leaf-edged ceilings, wingback chairs, and five magnificent chandeliers. Careful arrangement of the Julien's 92 seats has made the space, which once served as the Federal Reserve Bank's "Member Court," into a dining room of unparalleled elegance and intimacy.

Julien features award-winning classic French cuisine and has been hailed as a "Boston Classic" by *Bon Appetit. Travel & Leisure* stated that Julien offers "perfect-pitch French." The *Zagat Survey Guide* noted, "Diners savor perfection in every bite ... it is an awesome place for a quiet celebration." Julien has been consistently awarded the AAA Four Diamond Award. The Julien Bar once served as the reception room for the governors of the Federal Reserve Bank. The room's magnificent detail — carved doorways, gilded coffered ceilings, and motifs of corncob and cornucopias — serve as elaborate reminders of the grand Renaissance Revival period.

A good writer can, with words, paint a picture for the reader. This restaurant, Julien, its menu, food, chef, food presentation, flavor and taste is so unique (four diamond rated) that you, the reader, must go to Julien in Boston and experience the treat yourself; because I do not have the ability or talent to paint this beautiful picture.

continued on page 54

NEW BUSINESS

MY HERO SUBS #3, 180 W 5TH ST, SAN BERNARDINO, CA, 92401-1402

PECCORINI & PECCORINI, 323 W COURT ST STE 301, SAN BERNARDINO, CA, 92401-1615

NORTHSIDE LENDING, 2377 DEL ROSA AVE # D, SAN BERNARDINO, CA, 92404-4404

ALTERNATIVE NURSING CARE, 1264 S WATERMAN AVE STE 21, SAN BERNARDINO, CA, 92408-2811

BAL PROPERTY MANAGEMENT HOLDING COMPANY, 1016 N D ST, SAN BERNARDINO, CA, 92410-3522

EDUARDO MIGUEL TRUCKING, 760 E 9TH ST SPC 25, SAN BERNARDINO, CA, 92410-4053

AUTOMANIA, 721 N WATERMAN AVE, SAN BERNARDINO, CA, 92410-4434

ADELANTO AUTO SALES, 11690 BARTLETT AVE, ADELANTO, CA, 92301-1919

RODGERS ROOFING, 5750 SAPPHIRE ST, ALTA LOMA, CA, 91701-1956

QUALITY REPAIR HOUSE, 3134 SUNNY BROOK LN, CHINO HILLS, CA, 91709-1472

NOTARIETY: MOBILE NOTARY SERVICE, 11794 SNYDER AVE, CHINO, CA, 91710-1859

AIR MOBILE, 7967 MALVERN AVE, RANCHO CUCAMONGA, CA, 91730-3029

HD UNAUTHORIZED, 9495 9TH ST STE E, RANCHO CUCAMONGA, CA, 91730-4564

FLATTERY DESIGNS, 14132 SAN ANTONIO DR, ETIWANDA, CA, 91739-2165

JA FURNITURE, 747 E STATE ST STE C, ONTARIO, CA, 91761-1807

WOOD WORLD CUSTOM DESIGNS, 1616 E FRANCIS ST STE N, ONTARIO, CA, 91761-5783

DSM FURNITURE, 2428 S SANDPIPER PL, ONTARIO, CA, 91761-6246

ONTARIO VOLKSWAGEN, 701 KETTERING DR, ONTARIO, CA, 91761-8154

CLINICA MEDICA DE ONTARIO, 320 W G ST STE 103, ONTARIO, CA, 91762-3233

BREATHE EASY, 1625 S MOUNTAIN AVE APT 9, ONTARIO, CA, 91762-5961

SAN ANTONIO BAKERY, 10252 CENTRAL AVE, MONTCLAIR, CA, 91763-3802

ATLAS HEALTH CLINIC, 10655 MILLS AVE, MONTCLAIR, CA, 91763-4612

FANCY INTERNATIONAL TRAVEL CO, 2257 POPPY AVE, UPLAND, CA, 91784-7369

KABUL CITY CUISINE & BANQUET HALL, 657 W FOOTHILL BLVD, UPLAND, CA, 91786-3859

WEST END MORTGAGE & REAL ESTATE SERVICES, 517 N MOUNTAIN AVE # AVE#219, UPLAND, CA, 91786-5016

BOUCHEYS PLUMBING, 1295 E 7TH ST, UPLAND, CA, 91786-5533

AUTO BODY WORKS, 1685 W ARROW RTE, UPLAND, CA, 91786-7646

GECCU US, 16483 KASOTA RD, APPLE VALLEY, CA, 92307-1496

JRS RENTAL, 19450 SENECA RD, APPLE VALLEY, CA, 92307-5423

ULTIMATE GIFTS, 31110 BALSA AVE, BARSTOW, CA, 92311-2136

MEI CONSTRUCTION, 11857 MOUNT VERNON AVE, GRAND TERRACE, CA, 92313-5169

OLYS BEAUTY SALON, 1323 N MOUNT VERNON AVE # A, COLTON, CA, 92324-2503

SPINE RX, 1415 CINDEE LN, COLTON, CA, 92324-4827

MARKREADY ELECTRIC, 831 SANTA FE LN, COLTON, CA, 92324-6308

MHSC SALES, MARKETING AND RESEARCH INC, 9565 ACACIA AVE, FONTANA, CA, 92335-5804

ALL-IN-ONE BOOKKEEPING, 9747 ELM AVE, FONTANA, CA, 92335-6312

LAD DASH, 17286 WOODHILL ST, FONTANA, CA, 92336-1558

Z SPORTS DISTRIBUTION COMPANY, 13463 PICO CT, FONTANA, CA, 92336-3419

THOMPSON BLDG MTLS/FONTANA, 11027 CHERRY AVE, FONTANA, CA, 92337-7118

HANSENS OPERATED STOMPER SERVICE, 8427 ANACONDA AVE, OAK HILLS, CA, 92345-0554

NAIL FOCUS, 27204 BASELINE ST, HIGHLAND, CA, 92346-3114

SPARKLE DUDS, 641 PALO ALTO DR, REDLANDS, CA, 92373-7360

THE BRADLEY GROUP, 1616 INDEPENDENCE AVE, REDLANDS, CA, 92374-3929

PHOTOGRAPHY BY STEPHANY, 801 BUCKINGHAM DR, REDLANDS, CA, 92374-6418

P F I, 435 E HEATHER ST, RIALTO, CA, 92376-2875

BUTTONS & BOWS FAMILY DAYCARE, 566 N LARCH AVE, RIALTO, CA, 92376-4745

SOUTHWEST PROPERTY MANAGMENT, 109 S SYCAMORE AVE, RIALTO, CA, 92376-6543

JACKSON ENTERPRISES, 532 BENJAMIN ST, RIALTO, CA, 92376-6906

APPLE VALLEY BAIL BONDS, 14420 CIVIC DR STE 2, VICTORVILLE, CA, 92392-2384

BLUE DIAMOND MATERIALS, 17540 TURNER RD, VICTORVILLE, CA, 92394-9684

BOADWAY ELECTRIC, 2828 N D ST, SAN BERNARDINO, CA, 92405-3422

PROSOURCE ENGINEERING & DESIGN GROUP, 323 S SIERRA WAY, SAN BERNARDINO, CA, 92408-1422

SOUTH COAST MAINTENANCE, 1894 COMMERCENTER W STE 107, SAN BERNARDINO, CA, 92408-3310

FLYERDISTRIBUTORSCOM, 8780 19TH ST # 391, ALTA LOMA, CA, 91701-4608

GPA TUTORS, 7157 ARCHIBALD AVE APT 161, ALTA LOMA, CA, 91701-5079

SISCO INTERPRETING, 14720 MORNINGFIELD DR, CHINO HILLS, CA, 91709-3420

FAST TRACK FUNDING GROUP, 11662 CENTRAL AVE, CHINO, CA, 91710-1923

OLYMPIC TAE KWON DO, 3686 RIVERSIDE DR STE H, CHINO, CA, 91710-2979

PACIFIC EYE LASER CENTER, 9113 FOOTHILL BLVD STE 230, RANCHO CUCAMONGA, CA, 91730-3452

ARUBA POOL SERVICE, 5640 ARUBA CT, RANCHO CUCAMONGA, CA, 91739-2388

LIVING SPACES, 12649 FOOTHILL BLVD, RANCHO CUCAMONGA, CA, 91739-9318

DOOOS BEAUTY SUPPLY, 3406 SUGAR MAPLE CT, ONTARIO, CA, 91761-0325

WWWSANITARIUM-LANCOM, 935 W YALE ST, ONTARIO, CA, 91762-1849

JABIROS CONSTRUCTION, 1120 BAHIA CT APT B, ONTARIO, CA, 91762-4840

HANSEN ACCOUNTING, 4054 MISSION BLVD, MONTCLAIR, CA, 91763-6011

JC POOL SERVICE, 1366 N ALBRIGHT AVE, UPLAND, CA, 91786-2719

HOME LOAN CAPITAL FUNDING CORPORATION, 1425 W FOOTHILL BLVD STE 250, UPLAND, CA, 91786-3689

THE BODYCENTRE DAY SPA, 975 W FOOTHILL BLVD, UPLAND, CA, 91786-3729

HIP HOP PARADISE, 5777 ADOBE RD # D, TWENTYNINE PALMS, CA, 92277-2363

SHEAR ILLUSIONS, 56969 YUCCA TRL STE D, YUCCA VALLEY, CA, 92284-3752

BAD BABIES RACEWEAR, 16220 CROWN VALLEY DR, APPLE VALLEY, CA, 92307-1214

THE SHADE TREE MECHANIC, 15508 APPLE VALLEY RD, APPLE VALLEY, CA, 92307-4576

PATTERSON TOOL SUPPLY & REPAIR, 15211 CHAPARRAL LN, APPLE VALLEY, CA, 92307-4812

RELIABLE CHECK RECOVERY, 12139 MOUNT VERNON AVE STE 201, GRAND TERRACE, CA, 92313-5547

GURA COMPUTER SERVICES, 22657 PICO ST, GRAND TERRACE, CA, 92313-5723

UNIQUE ANGEL, 12443 ORIOLE AVE, GRAND TERRACE, CA, 92313-5736

ORIGINAL BODY SHOP #1, 319 REXFORD ST, COLTON, CA, 92324-1804

LA CADENA PLAZA, 190 W H ST, COLTON, CA, 92324-2950

GENE P RICE INSURANCE SERVICES, 2097 E WASHINGTON ST STE 1E, COLTON, CA, 92324-4719

CHERRY FLOORING, 16142 MERRILL AVE, FONTANA, CA, 92335-4523

JULIES GIFTS&ACCESSORIES, 17059 VALLEY BLVD STE G, FONTANA, CA, 92335-6832

ZARAGOZA PICTURES, 5388 GRAND PRIX CT, FONTANA, CA, 92336-0204

110% MESSENGER SERVICE, 5734 CONTENTA CT, FONTANA, CA, 92336-5146

FONTANA TRANSPORT, 14520 VILLAGE DR APT 913, FONTANA, CA, 92337-2706

MIRACLE GRAPHICS, 12042 GLENHEATHER DR, FONTANA, CA, 92337-8399

FAMM CUSTOM WORKS, 12053 MARIPOSA RD STE G, HESPERIA, CA, 92345-1616

HESPERIA JAZZERCISE, 15800 MAIN ST STE 160, HESPERIA, CA, 92345-3476

HM ENTERPRISES, 18075 BEAR VALLEY RD APT A, HESPERIA, CA, 92345-4921

T F D, 17615 ALDER ST STE L, HESPERIA, CA, 92345-5075

DSL CONTRACTORS & PROFESSIONAL PAINTING, 17584 WILLOW ST, HESPERIA, CA, 92345-5463

TERRA PROPERTIES, 8671 C AVE, HESPERIA, CA, 92345-5969

DANS TRACTOR SERVICE, 5376 BELLFLOWER ST, OAK HILLS, CA, 92345-8957

HIGHWAY 101 COMMUNICATIONS, 6370 CENTER ST, HIGHLAND, CA, 92346-2231

HOT TRAVEL BIZCOM, 11487 VIA CAPRI, LOMA LINDA, CA, 92354-3853

D & M INVESTMENTS, 30522 RABBIT SPRINGS RD, LUCERNE VALLEY, CA, 92356-8313

KRISTEN COLLECTION, 1803 MORNING DOVE LN, REDLANDS, CA, 92373-4338

FELIX TORRES AUTHORIZED MAC TOOLS DISTRI, 339 ARROWVIEW DR, REDLANDS, CA, 92373-4931

SOUTHERN CALIFORNIA MX, 107 E FERN AVE, REDLANDS, CA, 92373-6005

SUNSET PARTNERS, 930 W SUNSET DR, REDLANDS, CA, 92373-6940

CASA BONITA INC, 244 E BASE LINE RD, RIALTO, CA, 92376-3506

TELFER MEDICAL SUPPLY, 3520 N DAISY DR, RIALTO, CA, 92377-4876

FOR HIS GLORY, 14132 HESPERIA RD, VICTORVILLE, CA, 92392-4553

FIESTA MEXICAN FOOD, 14400 BEAR VALLEY RD STE 759, VICTORVILLE, CA, 92392-5412

LATTA ENTERTAINMENT, 13398 CABANA WAY, VICTORVILLE, CA, 92392-6377

DESERT WEST KARTS, 13905 AMARGOSA RD STE 1, VICTORVILLE, CA, 92392-6406

HIGH DESERT CANDLE CO, 12214 NUGGET AVE, VICTORVILLE, CA, 92392-7456

GOOD GUYS GARDENING, 12875 PACOIMA RD, VICTORVILLE, CA, 92392-9220

J & S NOTARY PUBLIC, 15831 JOSHUA ST, VICTORVILLE, CA, 92394-2113

MAIL + PLUS, 15263 HOOK BLVD STE B, VICTORVILLE, CA, 92394-2124

MORRIS CONSTRUCTION, 15555 CHAPARRAL ST, VICTORVILLE, CA, 92394-5506

MG ELECTRIC SERVICE, 12650 CALIFORNIA ST SPC 23, YUCAIPA, CA, 92399-4702

CHM AUTO REPAIR SMOG & BODY, 160 S D ST, SAN BERNARDINO, CA, 92401-1910

MODERN CARPET CARE, 2159 E AMANDA ST, SAN BERNARDINO, CA, 92404-6104

ALLIED RESOURCES INTERNATIONAL, 420 EDGERTON DR, SAN BERNARDINO, CA, 92405-2316

THE DELI GRIND, 967 KENDALL DR, SAN BERNARDINO, CA, 92407-4155

NEW BUSINESS

URBAN DIALECT, 1438 KEYSTONE DR, SAN BERNARDINO, CA, 92407-5025

CASH MARKET, 163 N ALLEN ST, SAN BERNARDINO, CA, 92408-1134

ECO-CONSCIOUS, 336 S WATERMAN AVE STE I, SAN BERNARDINO, CA, 92408-1533

STAR PHOTO MAKERS, 500 INLAND CENTER DR # 414, SAN BERNARDINO, CA, 92408-1802

PRD, 738 S WATERMAN AVE STE B30, SAN BERNARDINO, CA, 92408-2364

NEW OPPORTUNITIES, 2575 SHADY GLEN LN, SAN BERNARDINO, CA, 92408-4174

WATERMAN USED CARS AND TRUCKS, 998 N E ST, SAN BERNARDINO, CA, 92410-3504

ESMERALDA & SON COMPANY, 7713 BONNIE ST, SAN BERNARDINO, CA, 92410-4604

STROPES, 10682 TAUPE ST, ALTA LOMA, CA, 91701-5347

PERA CONSTRUCTION, 8658 LA PAIX ST, ALTA LOMA, CA, 91701-5419

TWO FAST MOVERS, INC, 11924 MONTE VISTA AVE, CHINO, CA, 91710-1740

WIENERSCHNITZEL #310, 11901 CENTRAL AVE, CHINO, CA, 91710-1906

SOLUTIONS AUTO, 12598 CENTRAL AVE STE 209, CHINO, CA, 91710-3500

SIGNATURE CHRISTIAN GALLERY, 9077 ARROW RTE STE 100, RANCHO CUCAMONGA, CA, 91730-4430

TOWER MORTGAGE CAPITAL, 10630 TOWN CENTER DR # D-117, RANCHO CUCAMONGA, CA, 91730-6805

RGS DEVELOPMENT GROUP, 9945 SANTINA ST, ALTA LOMA, CA, 91737-1669

JNS CONSTRUCTION & INSPECTION SERVICES, 6355 GRANBY AVE, ALTA LOMA, CA, 91737-3613

TIO JOSE MEXICAN FOOD, 10451 LEMON AVE STE B, RANCHO CUCAMONGA, CA, 91737-3764

B & D CONSULTING, 10655 LEMON AVE APT 2503, ALTA LOMA, CA, 91737-6961

USED TIRE KING, 2025 S MILLIKEN AVE STE D, ONTARIO, CA, 91761-2313

LARIOS SUNGLASSES, 7407 E RIVERSIDE DR, ONTARIO, CA, 91761-6712

KUDU PROPERTIES LP, 2020 S LYNX AVE, ONTARIO, CA, 91761-8010

BIG O TIRES, 940 W HOLT BLVD, ONTARIO, CA, 91762-3632

THE FINAL TOUCH, 1 MILLS CIR, ONTARIO, CA, 91764-5207

NETMOORE SOLUTIONS, 1472 W ASTER ST, UPLAND, CA, 91786-2116

AMERICAN AUTO ADJUSTER, 1262 W FOOTHILL BLVD, UPLAND, CA, 91786-3636

HAPPY DONUTS, 665 E FOOTHILL BLVD, UPLAND, CA, 91786-3958

UPLAND VIEW TERRACE MHE, 1515 W ARROW HWY SPC 49, UPLAND, CA, 91786-5031

MORONGO VALLEY REALTY, 49681 29 PALMS HWY, MORONGO VALLEY, CA, 92256-9211

RIO RANCH MARKET, 73544 29 PALMS HWY, TWENTYNINE PALMS, CA, 92277-3122

PLATINUM UTILITIES, 6717 SALADIN AVE, TWENTYNINE PALMS, CA, 92277-3679

VALLEY TRUCK PARTS, 6928 AIRWAY AVE, YUCCA VALLEY, CA, 92284-3006

LAWNS ETC, 12260 INDIAN RIVER DR, APPLE VALLEY, CA, 92308-6770

ER INVESTMENTS, 22365 BARTON RD STE 201, GRAND TERRACE, CA, 92313-5036

PRIMARY CRITICAL CARE MEDICAL GROUP, 400 N PEPPER AVE, COLTON, CA, 92324-1801

UNIVERSAL SOCCER LEAGUE, 16115 SEVILLE AVE, FONTANA, CA, 92335-3383

WERKS COMPANY, 17732 OWEN ST, FONTANA, CA, 92335-3743

COREDOR TRUCKING, 8919 BOX ELDER CT, FONTANA, CA, 92335-4280

ART SEIGNER, 11438 GRABLE CT, FONTANA, CA, 92337-1096

PME XPRESS, 11637 CHERRY AVE STE 2, FONTANA, CA, 92337-1204

L A STEREO, 14665 BEAR VALLEY RD, HESPERIA, CA, 92345-1617

TOME-RAIDERS, 5867 STANTON AVE, HIGHLAND, CA, 92346-1642

PAGE ENTERPRISES, 6836 PALM AVE, HIGHLAND, CA, 92346-2513

TAH CONSTRUCTION, 29239 WHITEGATE LN, HIGHLAND, CA, 92346-3988

ITS ABOUT KIDS ITS ABOUT TIME, 25240 COTTAGE ST APT F, LOMA LINDA, CA, 92354-2354

RAVIN MANAGEMENT, 101 E REDLANDS BLVD STE 144, REDLANDS, CA, 92373-4723

AUTOTRANS TRANSMISSION SPECIALISTS, 672 E REDLANDS BLVD, REDLANDS, CA, 92373-5242

CRUZ DE FUEGO, 1123 COLUMBIA ST # 2, REDLANDS, CA, 92374-3115

LA MEXICANA PARTY SUPPLY, 213 E FOOTHILL BLVD, RIALTO, CA, 92376-5159

THE HOME CENTER, 223 S RIVERSIDE AVE # A, RIALTO, CA, 92376-6455

EMART ENTERPRISES, 1588 W TUDOR ST, RIALTO, CA, 92377-3860

HORIZON MAINTENANCE, 14176 AMARGOSA RD STE C, VICTORVILLE, CA, 92392-2418

THE PICTURE CO, 14400 BEAR VALLEY RD, VICTORVILLE, CA, 92392-5470

CLASSY DESIGNS, 12197 CALIFORNIA ST, YUCAIPA, CA, 92399-4332

NAILED, 12806 4TH ST, YUCAIPA, CA, 92399-4577

SYMBOLIC, 469 W 4TH ST STE A, SAN BERNARDINO, CA, 92401-1436

VIDEO CLUB & ELECTRONICS, 804 W HIGHLAND AVE # A, SAN BERNARDINO, CA, 92405-3841

FOLK, 2530 GLEN HELEN PKWY, SAN BERNARDINO, CA, 92407-1540

PRECISE REFRIGERATION AND HVAC, 673 NORTHPARK BLVD, SAN BERNARDINO, CA, 92407-2522

JLMS TOWING, 2323 W 2ND AVE, SAN BERNARDINO, CA, 92407-6005

THE LAMAR COMPANIES, 108 N WATERMAN AVE, SAN BERNARDINO, CA, 92408-1210

RTM TOOLING&MFG CO, 285 E MILL ST STE H, SAN BERNARDINO, CA, 92408-1543

SCRUBBEES, 1094 S E ST, SAN BERNARDINO, CA, 92408-1913

ARASKO INTERNATIONAL TRADING, 2530 ATCHISON ST, SAN BERNARDINO, CA, 92410-1912

WEST COAST CONCRETE PUMPING, 10924 KEARNEY CT, RANCHO CUCAMONGA, CA, 91701-5300

WALKERS & ASSOCIATE LAWN CARE SERVICES, 8798 LOMITA DR APT A, ALTA LOMA, CA, 91701-5525

HOMES 2 LOANS, 7201 ARCHIBALD AVE STE 14, ALTA LOMA, CA, 91701-6403

MARTINEZ CONTRACTING SERVICES, 13589 PAGEANTRY PL, CHINO HILLS, CA, 91709-1444

ABOVE IT ALL, 6750 WRANGLER RD, CHINO HILLS, CA, 91709-3232

SELECTIVE PRINTING SOLUTION, 5763 ROSEBUD CT, CHINO HILLS, CA, 91709-3973

J REY, 12188 CENTRAL AVE # 282, CHINO, CA, 91710-2420

LADYR UNLIMITED, 12309 GARDENIA PL, CHINO, CA, 91710-2721

OUTDOOR IMAGES PHOTOGRAPHY, 13214 BRETON AVE, CHINO, CA, 91710-5952

ARCTIC VENDING, 10700 JERSEY BLVD STE 200, RANCHO CUCAMONGA, CA, 91730-5127

RDR DISCLOSURES, 10707 TOWN CENTER DR STE 110, RANCHO CUCAMONGA, CA, 91730-6884

MANNING MARKETING, 8467 SNOW VIEW PL, RANCHO CUCAMONGA, CA, 91730-7148

CLASSIC SHADES, 6271 BRANDY PL, RANCHO CUCAMONGA, CA, 91737-6977

NUTRITIONFORLESS, 14135 REGINA DR, RANCHO CUCAMONGA, CA, 91739-5117

CENTRAL VALLEY OUTDOOR ADVERTISING, 632 S HOPE AVE, ONTARIO, CA, 91761-1823

CORPORATE GROUNDS, 412 W B ST APT C, ONTARIO, CA, 91762-3526

ALEJANDRINAS NURSERY, 890 MAGNOLIA AVE, ONTARIO, CA, 91762-4714

MARITZAS FASHION OUTLET AND ACCESSORIES, 251 W FRANCIS ST, ONTARIO, CA, 91762-6525

PPFG, 1440 N BENSON AVE STE A, UPLAND, CA, 91786-2190

WATERFALL SPA, 303 N CENTRAL AVE, UPLAND, CA, 91786-4217

ANAYA TILE, 993 W 9TH ST, UPLAND, CA, 91786-4582

CARDEXX II, 517 N MOUNTAIN AVE STE 102, UPLAND, CA, 91786-5016

EXPRESS CARPET CARE, 413 ALPINE ST APT H, UPLAND, CA, 91786-5279

DYNAMIC GRINDING, 1495 W 9TH ST STE 403, UPLAND, CA, 91786-5644

JERICOS MILE SPORTS BAR, 195 N CENTRAL AVE, UPLAND, CA, 91786-5664

L & D ELECTRIC, 184 S 1ST AVE APT B, UPLAND, CA, 91786-6655

UNITED ARTIST SOCIAL CLUB, 1656 W FOOTHILL BLVD, UPLAND, CA, 91786-8410

THE MESA MARKET, 3254 YUCCA MESA RD, YUCCA VALLEY, CA, 92284-9278

RGB ART EMPORIUM, 16663 MONTAUK RD, APPLE VALLEY, CA, 92307-1705

J & P TRUCKING, 14543 TONIKAN RD, APPLE VALLEY, CA, 92307-4041

JOJOLALA BED N BATH, 836 E FAIRWAY BLVD, BIG BEAR CITY, CA, 92314-8920

INTRAGENIX, 2020 WILDHORSE LN, BIG BEAR CITY, CA, 92314-9024

CMC NOTE SERVICES, 10190 WALMAC AVE, FONTANA, CA, 92335-5242

R SAAVEDRA TRUCKING, 9611 CHERIMOYA DR, FONTANA, CA, 92335-5408

JBL HOUSING ALLIANCE, 16814 FOOTHILL BLVD, FONTANA, CA, 92335-8407

RAFAEL AGUILAR ADVERTISING & PROMOTIONS, 17371 SEVILLE CT, FONTANA, CA, 92335-9018

EARN MONEY IN YOUR ROBE, 9735 JEFFREY CT, FONTANA, CA, 92335-9201

A JUMP AHEAD, 7977 LIME AVE APT 8, FONTANA, CA, 92336-8761

TRINITY PHYSICAL THERAPY SERVICES, 11534 VOLANTE DR, FONTANA, CA, 92337-7941

SKY NAIL, 24950 REDLANDS BLVD STE J, LOMA LINDA, CA, 92354-4028

EXHALE, 535 W STATE ST STE D, REDLANDS, CA, 92373-4662

SR US INTERNATIONAL TRADERS, 112 DOYLE AVE, REDLANDS, CA, 92374-2331

WIT CONSTRUCTION, 945 E BROCKTON AVE, REDLANDS, CA, 92374-3669

NICO MARCO TRUCKING, 863 RENEE ST, REDLANDS, CA, 92374-3892

HEELS OF EVE, 1332 W FOOTHILL BLVD # 18, RIALTO, CA, 92376-4625

TONYS TINT SHOP, 364 E FOOTHILL BLVD, RIALTO, CA, 92376-5152

FANTASTIC GEL SALES, 368 E RIALTO AVE, RIALTO, CA, 92376-6041

BELTRAN TRUCKING, 393 W MIRAMONT ST, RIALTO, CA, 92376-7414

FRANKS BURGERS, 14845 7TH ST, VICTORVILLE, CA, 92392-4023

THE GPS SPECIALISTS, 13819 AMARGOSA RD STE 1, VICTORVILLE, CA, 92392-6405

J P MAINTENANCE, 14747 ARABIAN RUN LN, VICTORVILLE, CA, 92394-7394

XJ NETWORK, 2075 E HIGHLAND AVE STE P, SAN BERNARDINO, CA, 92404-4656

Have I Got a Deal for You!

Purchasing Intellectual Property Assets in Bankruptcy

by Kevin D. DeBré

Not long ago, money from venture capitalists and other investors flowed freely through Silicon Valley; it poured into the hands of entrepreneurs building new companies founded on bright new discoveries and innovations. The entrepreneurs knew they had to protect their valuable assets – their intellectual property – in order to get the funding they desired and required, and most did so aggressively. They filed patents, registered trademarks, established secrecy polices and negotiated license agreements. At the time, no one knew that these valuable assets would soon be on the auction block.

When venture capital started drying up and companies across the Valley – indeed the country – began shutting down, a new breed of forward-thinking entrepreneurs began to focus on the valuable property some of these companies might be leaving behind. This valuable property consists of trademarks, copyrights, algorithms, software applications, domain names, Web sites, 1-800 numbers, customer data, patents, patent applications and license agreements. And so with the same intensity that technology companies once raced to the U.S. Patent & Trademark Office (PTO) to stake their property claims, bidders now crowd bankruptcy auctions for a chance to buy such valuable intellectual property at deep discounts.

Buyers are discovering that it is often difficult to assemble accurate information about the assets being sold in bankruptcy, particularly within the short timeframes of bankruptcy auctions. Moreover, purchasers and sellers of these assets need to act quickly to avoid the rapid depreciation of unused technology and intellectual property. For these reasons, buyers seeking intellectual property bargains need to be informed, savvy and strategic about purchasing these assets in bankruptcy.

A prospective purchaser of intellectual property in bankruptcy should understand the seller's business and how its intellectual property can be put to productive use. In addition, the buyer needs to have a team of employees who are able to conduct necessary due diligence on the seller's intellectual property assets. Due diligence enables a prospective buyer to assess the debtor's ability to convey its rights in the intellectual property being sold. Specifically, a buyer's inquiry should center on four principal areas: (1) The debtor's ability to transfer title to the assets, (2) the transferability of the debtor's rights in technology licensed by third parties, (3) the transferability of the debtor's patents, trademarks and domain names and (4) the transferability of customer data.

1. The Debtor's Title to the Assets

Obtaining clear title to the debtor's assets is a key concern of every purchaser. A bankruptcy sale will extinguish all liens and other third party encumbrances if (i) nonbankruptcy law would permit the sale free of the liens, (ii) the lien-holder consents to the sale, (iii) the sale of the property is greater than the amount of all liens encumbering it or (iv) the validity of the lien is subject to a bonafide dispute or the lien-holder could be compelled to accept money to satisfy the lien. If one of these four conditions is met, then the purchaser of a debtor's assets should ensure that the terms of sale include a judicial determination that the assets are being transferred free and clear of all liens, claims and encumbrances.

If the assets are sold subject to liens and other encumbrances of third parties, then the purchaser runs the risk of losing its investment if the lien-holder seeks to foreclose on the asset. A buyer needs to understand the rules for perfecting security interests in intellectual property in order to assess the risk of acquiring assets subject to third party encumbrances. A series of court decisions have established specific rules for perfecting security interests in different forms of intellectual property. A security interest in unregistered copyrighted works is perfected by following Uniform Commercial Code (UCC) procedures under state law, while a security interest in a registered copyright is perfected by recording the interest in the U.S. Copyright Office. A security interest in patents and trademarks (including registered trademarks) is perfected by filing a financing statement in accordance with the UCC.

Even if the sale is free and clear of liens, a debtor's intellectual property assets may be subject to existing licenses granted by the debtor prior to bankruptcy. Provisions in the Bankruptcy Code prevent a debtor-licensor from rejecting existing licenses, thereby cutting off a licensee's rights to the debtor's intellectual property, and transferring the intellectual property to a third party free and clear of the licensee's rights. Generally, the debtor or trustee may assume or reject an executory contract, such as a license agreement, during the course of a bankruptcy proceeding. A debtor-licensor may reject an intellectual property license granting rights in its intellectual property, but the licensee may elect to retain its rights under the license agreement and continue using the debtor's intellectual property (other than trademarks).

A licensee electing to retain its rights under the license must continue to pay all royalties due under the agreement to the debtor-licensor. Thus, a purchaser of a debtor's assets would acquire the intellectual property rights subject to any license agreements assumed by the debtor or retained by the debtor's licensees, but the purchaser would not be obligated to perform any of the debtor-licensor's obligations under the agreements, such as continuing development obligations, maintenance and support obligations, obligations to provide updates or obligations to defend against or to prosecute infringement actions. Further, the purchaser would not be entitled to royalties paid by licensees of the purchased intellectual property.

2. Third Party Licensed Rights

Once assured that clear title may be obtained to intellectual property assets owned by the debtor, the purchaser will need to determine whether it needs to acquire any rights in third party-owned technology licensed by the debtor. It is common for companies to combine technology licensed from third parties into its own proprietary products or to enter into patent or trademark license agreements to avoid infringement claims. A purchaser will need to confirm its ability to acquire from the debtor any third party licenses of intellectual property, including software, necessary to permit the purchaser's use of other assets it acquires from the debtor.

Bankruptcy law permits a debtor or trustee to assume an executory contract and assign it to a third party, without the consent of the other party to the contract even if the contract contains restrictions on assignment, so long as the debtor cures all defaults and the debtor or assignee provides adequate assurance of future performance under the contract. Although a purchaser may be confident of the debtor's ability to transfer important executory contracts, the purchaser should review the debtor's obligations under these contracts. Providing adequate assurance of future performance under the contract may require a purchaser to assume burdensome obligations and restrictions, such as a minimum sales commitment and a covenant not to compete.

Although an agreement licensing third party intellectual property rights is an executory contract, the law is less clear on whether a debtor or trustee may assign such contracts without the licensor's consent if the contract contains a prohibition on assignment. Under the Bankruptcy Code, a debtor or trustee cannot assign such executory contracts if the contract may not be assigned under applicable nonbankruptcy law and the nondebtor does not consent to the assignment. Court decisions as to whether an executory contract involving the license of intellectual property rights may be assigned under applicable state or federal law appear to depend upon (i) the type of intellectual property rights being licensed, (ii) the exclusive or nonexclusive nature of the license and (iii) the existence of prohibitions on assignment in the agreement.

A nonexclusive copyright license containing an express prohibition on assignment may not be assigned without the licensor's consent, but a different rule applies to an exclusive copyright license. Federal copyright law

continued on page 50

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Have I Got a Deal for You! *Purchasing Intellectual Property Assets in Bankruptcy*

continued from page 48

does not prohibit the assignment of an exclusive copyright license without the licensor's consent. Because a copyright license is inherent in a software license agreement, the rules on assignability of these agreements are likely to be the same. In the context of a patent license, a nonexclusive license may not be transferred without the licensor's consent, but its uncertain whether an exclusive patent license may be transferred where the license prohibits the licensee from assigning it.

Although the law concerning the assignability of trademark licenses is unsettled, an assignment of a trademark license, whether exclusive or nonexclusive, is likely to be prohibited without the licensor's consent on account of the trademark owner's duty to control the quality of goods associated with its mark and thus, its need to determine appropriate licensees of the mark.

3. Patents, Trademarks and Domain Names

A debtor's intellectual property assets may include pending patent and/or trademark applications. A prospective purchaser of these assets should investigate the viability of pending applications and the debtor's ability to transfer them. Prior to filing bankruptcy, a financially distressed company may, in an effort to conserve capital, decide to suspend prosecution of patent and trademarks applications or not pay maintenance fees on issued patents. A prospective purchaser of the debtor's intellectual property assets may, upon investigation, learn that applications have been abandoned for failing to respond to PTO Office Actions and patents have lapsed for failure to pay the maintenance fee.

An abandoned patent application or lapsed patent may be revived if the delay was either unavoidable or merely unintentional. Revival requires either a petition to the Commissioner of Patents including a showing that the entire period of delay in filing the required reply from the due date until the filing of the petition was unavoidable or a statement that the entire delay in filing the required reply was unintentional. If the delay was due to the debtor's decision to save money, a purchaser is unlikely to succeed in demonstrating unavoidable or unintentional delay. Even if the purchaser is successful in reviving abandoned patent applications, it may be difficult to locate long-departed employees of the debtor who invented or understand the technology sufficiently to assist the purchaser in prosecuting the applications.

In addition, a debtor may have abandoned trademark registration applications as a result of failing to respond to PTO Office actions or notices of allowance. An abandoned trademark application may be revived by filing a petition within two months of the date of the notice of abandonment or of actual knowledge of the abandonment. The petition must contain a statement signed by someone with firsthand knowledge of the facts that the delay in filing the response was unintentional. For the reasons described above with respect to abandoned patent applications, it may be difficult for a purchaser to show the delay was unintentional.

With respect to a debtor's live trademark registration applications, in most cases, a purchaser will be able to acquire only applications based upon the debtor's prior use of the mark. An intent-to-use application may be assigned only to a successor to the trademark applicant's business except where a statement of use has been filed with the PTO attesting that the proposed mark is being used in commerce. A debtor, in the process of winding down or having suspended operation, may not have begun using its marks. In this case, an assignment of the debtor's intent-to-use trademark applications will be void.

Further, an assignment of a trademark, including a registered trademark, will be void and could lead to an abandonment of trademark rights unless the good will of the debtor's business associated with the trademark is also transferred to the purchaser. Such good will may include the debtor's technical information, know-how and customer lists. While a purchaser that acquires the debtor's good will should have no problem acquiring the debtor's rights in its trademarks, a purchaser's ability to obtain title to a domain names incorporating the debtor's trademarks is less certain.

Courts have had difficulty accepting the notion that a domain name is a transferable property interest. A debtor's rights in its domain name may amount to nothing more than a contract right under the debtor's registration agreement with the domain name registrar. In this case, a purchaser of

concluded on page 51

Have I Got a Deal for You! *Purchasing Intellectual Property Assets in Bankruptcy*

continued from page 50

the debtor's intellectual property assets should require the debtor to terminate its registration agreement and the purchaser will then need to acquire rights to use the domain name from the registrar.

4. Transfer of Data

A purchaser will need to asses a debtor's ability to transfer databases containing data acquired from customers and visitors to its Web site under confidentiality agreements or privacy policies with customers. In one case, a debtor's plan to auction its database of customers' names and addresses, children's names, birthdays and "wish list" of toys, social security numbers, Internet Protocol Addresses and credit card numbers was met with a complaint by the Federal Trade Commission. Many Web site owners have modified their privacy policies to advise customers that their data may be sold along with other assets of the company. A purchaser of customer data from a debtor should review versions of the debtor's Web site privacy policy that were posted at the time the data was collected to confirm a transfer of the data is permitted. Even if the sale of a customer database would not violate a debtor's privacy policy, the transfer may nevertheless be subject to rights that customers retain in data contained in the database.

For some, the recent wave of dot com business failures and tech company bankruptcy filings presents new opportunities. The intellectual property that spawned industry pioneers can now be purchased for substantially less than its cost to develop. Buyers who are best able to seize these opportunities are those who are already familiar with the seller's business and technology, are able to quickly assess the value of the assets within the accelerated timeframes of a bankruptcy auction or before the assets become worthless and who understand (or are well-advised of) the rules of buying intellectual property assets in bankruptcy. Due diligence into the debtor's ownership of the assets and its ability to transfer them is essential to avoid the possibility of purchasing assets that do not belong to the debtor or are subject to the interests of other parties. By assessing these risks in light of the value of a debtor's intellectual property, buyers of these assets in bankruptcy will get the bargains they seek.

Kevin D. DeBré is a partner in the Intellectual Property and Technology Department of Greenberg Glusker Fields Claman Machtinger & Kinsella LLP in Los Angeles.

REAL ESTATE NOTES

Dwyer-Curlett & Co. has arranged $7, 200,000 in permanent financing for an office building located in Diamond Bar. **Thomas B. Kenny**, executive vice president and **Rowin F. Jacobs**, vice president, in **Dwyer-Curlett's** Orange County regional office, arranged the financing for the borrower. The three properties consist of a three-story, elevator-served, multi-tenant office building situated on four acres with 65,000 net rentable square feet of floor space…**Ralph Esposito**, represented by **Kevin Chapin** of **NAI Capital Commercial**, has purchased a 10,090-sq.-ft. industrial building at 4555 Carter Court in Chino from **Amota Properties, LLC** in a transaction valued at $756,750. **Kevin Chapin** of **NAI Capital Commercial** also represented **Esposito** in his initial leasing of the property in 2002. The seller, **Amota Properties, LLC** was represented by **John Espinosa** of **Lee & Associates**…**Dwyer-Curlett & Co.** has arranged $3,184,000 in acquisition financing for an office building located in Riverside. **Thomas B. Kenny**, executive vice president in **Dwyer-Curlett's** Orange County regional office, arranged the financing for the borrower. The property consists of a fully leased, two-story office building situated on two acres with 30,000 net rentable square feet of floor space…Two multi-story office complexes, totaling more than 200,000 sq. ft. are in development in the **Centrelake** area near **Ontario International Airport**. Comprising 107,822 sq. ft. is the phased construction of two, three-story office buildings on six acres. Also planned for construction is a 100,000-sq.-ft., five-story high office building on 6.4 acres…**Memorex Products, Inc.**, committed to a seven-year lease for a 112,101 sq. ft. Ontario industrial building. The company sells and markets digital media, media accessories and computer input devices…**Hino Motors Ltd.**, a **Toyota** subsidiary, opened its 228,000-sq.-ft. warehouse-distribution center on Jurupa Street in Ontario. The site is one-half mile east of Interstate 15…**Scripps Investments & Loans, Inc.**, a La Jolla-based private lender, has arranged $1.85 million in debt financing for **San Dimas Estates**, a custom home development in San Dimas. The financing is structured as a 12-month loan secured by a 1st Trust Deed on the project…Five Ontario office properties including **One Lakeshore Centre**, **Ontario Corporate Center I**, **Empire Corporate Center** and **Ontario Gateway Center I** and **II** are part of a portfolio of seven of the region's most recognizable office buildings purchased at a total value of $73.25 million. The **Garrett Group**, a privately held real estate company, cited the strength of the region's office market, the low vacancy rate among the properties and the room for rent increases as attractive in making the purchase…**Tech Packaging, Inc.**, is moving west with the purchase of a 52,000 square-foot Ontario industrial building for $3.05 million. The Jacksonville, Fla.-based company paid approximately $58 per square foot for its new West Coast facility…**The Exchange**, a 97,000-square-foot, multi-tenant, Ontario commercial shopping center is in development on 12.5 acres near the **Ontario Mills Mall**. The center is the latest of many new retail centers capitalizing on the popularity of the **Mills** area…**Industrial Building Group** will construct a 120,000-square-foot warehouse distribution center on Jurupa Street in Ontario. The site is one-half mile east of Interstate 15.

EXECUTIVE NOTES

D. Linn Wiley, president and chief executive officer of **Citizens Business Bank**, has announced the appointment of **Richard J. Jett** to the position of vice president, department manager of the bank's Small Business Administration (SBA) department. **Jett's** professional career incorporates more than 40 years of banking experience with an extensive background in credit analysis and administration. Prior to his appointment with **Citizens Business Bank**, **Jett** was vice president and manager of the SBA department of **Sanwa Bank**… **D. Linn Wiley** has also announced the appointment of **Annmarie Paolino** to the position of vice president, construction loan banking officer in the bank's Construction Loan Department. **Paolino** has more than 20 years of banking experience with an extensive background in construction lending. Prior to her appointment with **Citizens Business Bank**, **Paolino** was vice president and sales manager for **Wells Fargo Bank** where she was responsible for underwriting, project appraisals and credit analysis…Ontario headquartered **Bluefield Associates, Inc.**, was recognized with an **Exporter of the Year** award at the 10th annual **Inland Empire of Southern California World Trade Conference**. The company is a world leader in ethnic skin care products, distributing internationally in Europe, Africa, South America, the Caribbean Islands and Canada…**Kimberley Yang, Ph.D.** has recently been elected to the **Children's Discovery Museum's** board of trustees. She brings teaching, management, public relations and research experience to the museum board. **Yang** earned her bachelor of arts at University of California, Davis and her masters and doctorate degrees from Columbia University in New York. **Yang** has both high school and college teaching experience and is currently the executive director of the **Desert Family Medical Center** in Palm Springs.

DECEMBER 2003

11 The UCLA Anderson Forecast Conference titled, "Security and Growth: Global Threats, Regional Responses," at UCLA Anderson School of Management. Thursday, 7:30 a.m. – 3:30 p.m., Korn Convocation Hall. For more information or to register call (310) 825-1623.

11 Legal & Marketing Workshop, designed for people who plan to start a business or have recently established a business will be held Thursday, 5:30 p.m. – 9 p.m. at the Greater Riverside Chambers of Commerce, 3985 University Avenue, Riverside. Sponsored by the Inland Empire Chapter of the Service Corps of Retired Executives Association. A practicing lawyer will take you through the forms of business organization and discuss the pitfalls of each. The fee, which includes materials, is $20 per person. For additional information on this event or free business counseling from SCORE, call (909) 652-4390.

11 The Inland Empire Association of Health Underwriter, a nonprofit organization, will hold a holiday luncheon meeting at Dave & Busters Restaurant in the Ontario Mills Mall. Thursday, 11:30 a.m. – 1:30 p.m., 4821 Mills Circle. Special holiday festivities will take place, plus a toy and money drive will benefit the Hillview Acres Children's Home. Guest speaker is Jeffery Miles, president of the California Association of Health Underwriters. His class will be an "Update on Federal and State Insurance including information on SB-2." The cost of this luncheon is $25 for IEAHU members, and $40 for non-members and those who have not made advance reservations by Monday, Dec. 8. For more information or to make a reservation, contact Maureen Ford at (626) 335-0704.

13 Developing Your Business Plan. The Small Business Development Center is offering the following three-hour workshop. It will cover each of the business plan components with hands-on exercises. Sat., 9 a.m. – noon, 363 S. Park Ave., Ste. 101. Fee: there will be a $20 charge for the workbook per person. Reservations required. For more information call, (800) 450-7232.

13 Weaving the Tapestry, A Holiday Cultural Festival. Saturday, Cal Poly Pomona University Theatre Complex, 3801 East Temple Avenue, Pomona. Marketplace, 10 a.m. – 5 p.m., free to the public. Special VIP reception, 6 p.m. – 7:30 p.m. Wonderful gift baskets for VIP participants, meet and greet celebrities, performers and dignitaries, music performed by renowned harpist, special designated seating in theatre. Evening Musical Extravaganza, 8 p.m., Celebrity Mistress of Ceremony, choirs, vocalists, The Tapestry Dancers and Musicians, ethnic prayers and ceremonies for peace and unity. Tickets for evening concert are $45. For more information call (909) 988-3055.

17 Working with FDA and Customs workshop at the Center for International Trade Development & California-Mexico Trade Assistance Center of Citrus College. This workshop will cover expediting entry of products and some of the most common errors made by importers. Find out if your products are covered by FDA regulations and where to go for help. CITD of Citrus College, 635 N. Azusa Ave., Azusa, Wednesday, 12 p.m. – 3:30 p.m. $40 prepaid and $45 at the door. For more information and to register call (626) 334-0484.

20 Sinfonia Mexicana proudly presents the Ballet Folklorico de Mexico de Amalia Hernandez with a new holiday show for the entire family, Navidades: A Christmas Celebration. This spectacular extravaganza of dance and music celebrates the rituals and beloved traditions that lie at the heart of a Mexican Christmas. Saturday, 7 p.m., California Theatre of Performing Arts, 562 W. 4th Street, San Bernardino.

WEB SITES

Aviastar Communications, Inc.	www.aviastar.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture	www.atinet.org/aep
Best Bets of Things to do.com	searlstatler.com
Business Bank of California	www.businessbank.com
California State Government Home Page	www.ca.gov
Center for International Trade Development	www.resources4u.com/citd/
City Business Guide CITIVU Rancho Cucamonga	www.citivu.com
Columbia Chino Valley Medical Center	hwww.cvmc.com
First Federal Savings of San Gabriel Valley	www.firstfederalsgv.com
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I.E. Small Business Dev. Ctr	www.iesbdc.org
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Ebix — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.

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Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scrabble On-line, 14.4 baud; (310) 432-2423.

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Boston – A Feast for the Senses

continued from page 45

Seasons

Serves bold "New American" cuisine in a most romantic setting overlooking Faneuil Hall Marketplace and showcasing Boston's breathtaking skyline. Seasons (named one of the top 50 restaurants in all of America by *Condé Nast*) is also the recipient of the *Wine Spectator Magazine's* "Award of Excellence" for its wine book … good value and literally hundreds of choices. The dinner menu changes often, and is very, very affordable. I will offer two examples of the prix fixe menu offered by executive chef Brian Houlihan ... a three-course experience at $39: First Course: Maple Scented Lobster and Acorn Squash Bisque or Asian Style Tuna Tartare, Crisp Won Tons. Entrée: Slow Braised Veal Cheeks, Root Vegetable Purée, Marinated Artichokes or Pan Roasted Atlantic Salmon, Lobster Risotto, Wilted Spinach. Dessert: New England Farmhouse Cheese Plate or Pumpkin Crème Brulée. Phone 800-343-0922 for reservations.

Where to Stay

There are many fine hotels in Boston, and most of the best of the best hotel chains have a major presence in this exciting city. The original "Boston Cream Pie" and the first "Parker House Roll" both originated at Boston hotels many, many years ago. We researched a dozen hotels before selecting two for our city review. The reasons will become obvious as you continue to read this review.

The Millennium Bostonian Hotel

Only two miles from Logan International Airport – overlooking Faneuil Hall is voted "One of the World's Best Places to Stay" by *Conde Nast*. This hotel is a five-minute walk to the Italian north end home of many great Italian restaurants, as well as the Paul Revere House. The hotel is two blocks from the city's government center and business financial district. Most every service and amenity is offered — fitness suite, health club (both complimentary), free morning car service and world-class cuisine (see the Seasons restaurant review in the column entitled, "Where to Eat"). The Millennium Bostonian Hotel phone number is 800-343-0922.

Le Meridien Boston

Located in a former Federal Reserve Bank, which is a national architectural landmark. The Renaissance-Revival granite and limestone building, built in 1922, was modeled after the Palazzo della Cancellaria in Rome. The hotel is both a four-star and four-diamond landmark. While much of the hotel's public space is historic, the newly renovated guest rooms are contemporary in both design and furnishings. The original six-story building was extended to nine floors with the addition of a glass Mansard roof – one of the few conspicuous changes to the building's exterior. As a result, nearly one-third of the 326 rooms feature sloping glass windows that provide dramatic views of downtown Boston and the scenic park at Post Office Square. Read the review of the Julien Restaurant in the column entitled, "Where to Eat." Le Meridien Boston's phone number is 617-451-1900.

Wine Column

Frei Brothers

Frei Brothers Winery on 710 acres is located in the city of Healdsburg, founded in 1890 by Andrew Frei, and is now owned by E. & J. Gallo Winery. Frei Brothers Winery has a few "Too Taste" wines in today's market place, namely: 2001 Russian River Valley Chardonnay, 1999 Alexander Valley Cabernet Sauvignon, 200 Russian River Valley Chardonnay, and 2000 Russian River Valley Pinot Noir E. & J. Gallo Winery.

A Few Facts on E. & J. Gallo Winery:

- 3,005-acres owned
- World's second–largest winery
- Based in Modesto, CA – not Napa or Sonoma
- Dry Creek Valley Gallo Winery produces more than 90 different Gallo owned wines … more than 2 million cases a year
- Total annual sold and shipped sales of 66 million cases. The better known Gallo wineries, second labels, are Rancho Zabaco, Frei Brothers, Gallo of Sonoma, Louis Martini, Turning Leaf, Indigo Hills, and Stefani Vineyards.
- Gallo, privately owned, controls a third of all California wine production
- Annual sales are $1.7 billion

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Why Refurbished Office Furniture?

The basic structure of most office furniture has a long life span. Instead of wearing out, it is often simply replaced because of 'style' considerations. Color, fabric and other elements typically become worn or outdated. In the past, old office furniture was simply sent to the landfill.

Not anymore. Today, worn parts are replaced, cabinets are repainted, work surfaces refinished, and chairs and panels are reupholstered. The result is that furniture destined for the dump is instead looking and functioning like new again.

Recycling means that fewer raw materials are used, energy and natural resources are conserved, and pollution caused by the manufacturing process is dramatically reduced.

At Modular Systems Services we know firsthand that refurbished office furniture is not only good for the environment but also good for your business. Our clients enjoy 50 percent and more cost savings by choosing refurbished over new. We are delighted you have chosen this option and are looking to us for assistance.

Why Modular Systems Services?

Modular Systems Services (MSS) is located in Fullerton, California and serves the 11 western states. We have consistently exceeded our customers' expectations for 13 years. We pride ourselves on our honesty, integrity and reliability. We believe in traditional values and trust-based relationships.

We are a small, agile company that provides big company benefits such as quality product, customized options, expert installation, and timely delivery. We believe our customers' satisfaction is essential to our success.

At MSS we are constantly looking for ways to perform better. We have effective processes in place to ensure that your project goes smoothly. Our experience has taught us that in reality, every project has unique challenges. We expect these challenges. At the end of the day, we do whatever it takes to take care of our clients.

We appreciate the opportunity to earn your business and hope this project is the beginning of a long-lasting business relationship between our companies.

Contact Robert McCorkle at (714) 920-1938 for additional details on MSS's products and services.